



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/05/19 15:52 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: hernandez, jesus  
 Current Address: 31277 s san juan ave  
 san juan capistrano  
 CA.92675

**HERNANDEZLOPEZ , JESUS A.**

**Also Known As:** HERNANDEZLOPEZ,JESUS,ARNULF O HERNANDEZ,JESUS  
**SSN:** 000-00-0000  
**Phone:**  
**Date of Birth:** 07/75  
**In File Since:** 3/14

**Current Address:**  
 31277 CALLE SAN JUAN  
 SAN JUAN CAPISTRANO CA. 92675  
 Reported 2/14

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+661	12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 63 Lack of sufficient relevant real estate account information 32 Balances on bankcard or revolving accounts too high compared to credit limits SCORECARD: 10 Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.

### CREDIT INFORMATION Summary (Total History)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 8	<b>Inquiries:</b> 7				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 1					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	6	\$11,581	\$11,850	\$6,706	\$0	\$103	43%
<b>Installment</b>	2	\$6,590	\$0	\$5,624	\$0	\$291	n/a
<b>Total</b>	<b>8</b>	<b>\$18,171</b>	<b>\$11,850</b>	<b>\$12,330</b>	<b>\$0</b>	<b>\$394</b>	

TRADES

BK OF AMER (B 01597029) Account # 6781 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$6,700 **Balance:** \$2,994 **Opened:** 8/14  
**Loan Type:** CREDIT CARD **High Credit:** \$3,624 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN39 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (45 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 11111111

BK OF AMER (B 01597029) Account # 1082 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,612 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,729 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3005473 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,624 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 037M291 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111  
**Date:**

SYNCB/TJX (C 0235065M) Account # 604585103366 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$150 **Balance:** \$14 **Opened:** 10/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$143 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN14 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111112  
**Date:** **Months 13-24:** 11111111

BK OF AMER (B 01597029) Account # 8048 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$2,086 **Opened:** 9/17  
**Loan Type:** CREDIT CARD **High Credit:** \$2,347 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

TRADES

OportunProg (F 02CX002) Account # 2219941 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 026M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (13 Months) 30 60 90 **Amount:**  
**Date:**  
**Payment Pattern**

DN RBRTO JWJ (J 0956X015) Account # 6816 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,794 **Past Due:** \$0 **Paid:** 4/18  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/18  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** XXXXXXXXXXXX  
**Months 25-36:** XXXXXXXXXXX111  
**Months 37-48:** 111111111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (48 Months) 30 60 90 **Amount:**  
**Date:**  
**Payment Pattern**

DN RBRTO JWJ (J 0956X015) Account # 6811 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,944 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 3/14  
**Update Method:** automated  
**Months 1-12:** 1  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (01 Months) 30 60 90 **Amount:**  
**Date:**  
**Payment Pattern**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
6/24/19	LS FINANCING (FLA2613540 CAL)		
6/01/19	LENDIFY FINA (FNC4076411 CAL)		
12/21/18	BK OF AMER (BNC2428053 FLA)		
1/06/18	CAP ONE (BPC2699824 NTL)		
9/09/17	BK OF AMER (BNC2428053 FLA)		
9/02/17	DN RBRTO JWJ (JLA2010111 CAL)		

REPORT SERVICED BY

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)