



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/05/19 16:11 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7424
 Name: silva, Alfredo
 Current Address: 1034 e st d
 wilmington CA.90744

SILVABENITEZ , ALFREDO

Also Known As: SILVA,ALFREDO **SSN:** 000-00-0000 **Phone:** **In File Since:** 11/13
Date of Birth: 10/70

Current Address:
 1034 E. COLON ST. #D.
 WILMINGTON CA. 90744
 Reported 12/18

Previous Address:
 133 E. CHANDLER ST.
 WILMINGTON CA. 90744
 Reported 1/16

Previous Address:
 1647 BROAD AV.
 WILMINGTON CA. 90744

EMPLOYMENT

SELF EMPLOYEE **Position:** PINTURA **Start:** **In File Since:** 11/13
End: **Effective:** 11/13

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+596	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information SCORECARD: 06 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)

Public Records: 0	Collections: 1	Trades: 4	Inquiries: 6				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	4	\$17,062	\$0	\$15,225	\$0	\$734	n/a
Closed w/Balance-	-	n/a	n/a	\$2,621	\$0	\$0	n/a
Total	4	\$17,062	\$0	\$17,846	\$0	\$734	

COLLECTIONS

ALLIED COLL (Y 1Q4B002) Original Creditor: CURACAO(etail) Account Type: OPEN Responsibility: I	Account # D945152N1 Remarks: PLACED FOR COLLECTION	Amount Placed: \$2,481 Balance: \$3,212 Past Due: \$3,212 Last Payment:	Account Rating O9B Opened: 5/16 Paid: Closed: Verified: 4/19 Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

CURACAO (H 083UH001) Type: INSTALLMENT Loan Type: INSTALLMENT SALES CONTRACT Responsibility: I Remarks: UNPAID BALANCE CHARGED OFF	Account # 5260994800 Credit Limit: High Credit: \$2,621 Terms: 023M	Balance: \$2,621 Past Due: \$0 Last Payment: Charge Off:	Account Rating 109 Opened: 6/10 Paid: Closed: 4/16 Verified: 6/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12:

OPORTUNPROG (F 02CX002) Type: INSTALLMENT Loan Type: UNSECURED Responsibility: I Remarks:	Account # 3307457 Credit Limit: High Credit: \$3,075 Terms: 022M198	Balance: \$2,792 Past Due: \$0 Last Payment: Charge Off:	Account Rating 101 Opened: 1/19 Paid: Closed: Verified: 6/19 Update Method: automated
Late Payments (04 Months) 0 0 0	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12: 1111

LENDIFY FIN (F 02G6T001) Type: INSTALLMENT Loan Type: UNSECURED Responsibility: I Remarks:	Account # 131614676101 Credit Limit: High Credit: \$500 Terms: 006M99	Balance: \$253 Past Due: \$0 Last Payment: Charge Off:	Account Rating 101 Opened: 1/19 Paid: Closed: Verified: 5/19 Update Method: automated
Late Payments (03 Months) 0 0 0	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12: 111

WESTLAKE FIN (F 01T9Q001) Type: INSTALLMENT Loan Type: AUTOMOBILE Responsibility: M Remarks:	Account # 10345938 Credit Limit: High Credit: \$13,487 Terms: 048M437	Balance: \$12,180 Past Due: \$0 Last Payment: Charge Off:	Account Rating 101 Opened: 6/18 Paid: Closed: Verified: 5/19 Update Method: automated
Late Payments (10 Months) 0 0 0	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12: 1111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
7/01/19	LENDIFY FINA (FNC4076411 CAL)		
4/13/19	LENDIFY FINA (FNC4076411 CAL)		
1/31/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
1/30/19	OPORTUN/PROG (FNC3435243 CAL)		
7/12/18	LENDIFY FINA (FNC4076411 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)