



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/30/19 15:04 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2013
 Name: Alvarez, Samule
 Current Address: 1315 W Pinetree Dr
 Stockton CA,95203

ALVAREZVELASCO , SAMUEL

Also Known As: ALVAREZ,SAMUEL
SSN: 000-00-2013
Date of Birth: 02/90
Phone:
In File Since: 11/15

Current Address: 3270 BLUE RIDGE CI. #4.
 STOCKTON CA. 95219
 Reported 11/15
Previous Address: 1315 PINETREE DR. #4.
 STOCKTON CA. 95203
 Reported 2/19

EMPLOYMENT

TRE CONSTRUCTION AND MANAGEMEN
Position: MANTENIMIENTO
Start:
End:
In File Since: 10/16
Effective: 11/16

SCORING

Type **Score** **Explanation**
VANTAGESCOR3 **+505**
 12 The date that you opened your oldest account is too recent
 07 You have too many delinquent or derogatory accounts
 63 Lack of sufficient relevant real estate account information
 05 Too many of the delinquencies on your accounts are recent
 SCORECARD: 08
 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: 0	Trades: 6	Inquiries: 18				
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$300	\$0	\$194	\$0	\$70	n/a
Closed w/Balance-		n/a	n/a	\$24,364	\$21,755	\$0	n/a
Total	6	\$300	\$0	\$24,558	\$21,755	\$70	

TRADES

BBY/CBNA (H 0292F014) Account # 603535028119 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$3,449 **Opened:** 11/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,449 **Past Due:** \$3,449 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:** 8/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

WESTLAKE FIN (F 01T9Q001) Account # 9911044 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$14,677 **Opened:** 9/16
Loan Type: AUTOMOBILE **High Credit:** \$15,227 **Past Due:** \$14,677 **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 6/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

APOYO FINANC (F 02BZ2001) Account # TCY1855 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,238 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$5,183 **Past Due:** \$3,629 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 3/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 210684274101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$194 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M70 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:**

LENDIFY FIN (F 02G6T001) Account # 101107727101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 10/17
Remarks: CLOSED **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:**

TRADES

APOYO FINANC (F 02BZ2001)		Account #TCY1581	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 10/16
Loan Type: UNSECURED	High Credit: \$4,000	Past Due: \$0	Paid:
Responsibility: I	Terms: 012M	Last Payment:	Closed: 3/17
Remarks: CLOSED		Charge Off:	Verified: 3/17
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: 11111
(05 Months) 30 60 90	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/30/19	LS FINANCING (FLA2613540 CAL)		
8/16/19	LS FINANCING (FLA2613540 CAL)		
7/08/19	LENDIFY FINA (FNC4076411 CAL)		
6/27/19	LENDIFY FINA (FNC4076411 CAL)		
6/04/19	LS FINANCING (FLA2613540 CAL)		
5/09/19	LENDIFY FINA (FNC4076411 CAL)		
2/25/19	LENDIFY FINA (FNC4076411 CAL)		
11/20/18	OPORTUN/PROG (FNC3435243 CAL)		
10/09/18	LENDIFY FINA (FNC4076411 CAL)		
10/06/18	OPORTUN/PROG (FNC3435243 CAL)		
9/30/18	SYNCB (NDY1263431 DAY)		
8/16/18	CHECKNGO/AXF (FCI1430459 DAY)		
7/29/18	LENDIFY FINA (FNC4076411 CAL)		
5/25/18	SYNCB/AMAZON (BNY5371284 EAS)		
4/12/18	SYNCB/PPMC (NNY2135844 EAS)		
4/10/18	LENDIFY FINA (FNC4076411 CAL)		
12/28/17	LENDIFY FINA (FNC4076411 CAL)		
9/12/17	CREDCO (ZCO8256078 CAL)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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