



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/16/19 16:03 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2013
 Name: Alvarez, Samuel
 Current Address: 1315 W Pinetree Dr 4
 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: 17			
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

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	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
30 60 90				
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: 7/19	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
30 60 90				
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	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
30 60 90				
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	
Late Payments (02 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 11
0 0 0 30 60 90				
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	
Late Payments (01 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 1
0 0 0 30 60 90				

TRADES

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

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
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
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)