



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/11/19 14:32 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9406
 Name: castellanos, mario
 Current Address: 308 n clifford ave
 watsonville CA.95076

CASTELLANOSARIAS , MARIO ALBERTO

Also Known As:

CASTELLANOARIAS,MARIO,A
 ARIAS,MARIO,A
 CASTELLANOS,MARIO,ALBERTO

SSN: 000-00-9406

Phone:

In File Since: 3/15

Date of Birth: 07/87

Current Address:

308 CLIFFORD AV. #P.
 WATSONVILLE CA. 95076

Reported 11/18

Previous Address:

417 CENTER ST.
 WATSONVILLE CA. 95076

Reported 3/15

EMPLOYMENT

LR PAINTING SERVICE

Position: LABORER

Start: 5/17

In File Since: 11/18

End:

Effective: 11/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

8 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

VANTAGESCOR3

Score

+596

Explanation

- 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
- 63 Lack of sufficient relevant real estate account information
- 06 You have too many accounts that were opened recently

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: 23

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$1,552	\$1,500	\$1,403	\$0	\$100	6%
Installment	3	\$9,079	\$0	\$7,464	\$0	\$867	n/a
Total	6	\$10,631	\$1,500	\$8,867	\$0	\$967	

TRADES

WELLS FARGO (B 0908N664) Account #442644141374 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$435 **Opened:** 10/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$524 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 11111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(08 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account #GLR3228 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,747 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$2,499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M183 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 11111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

FST PREMIER (B 041PF015) Account #517800675914 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$541 **Opened:** 2/19
Loan Type: CREDIT CARD **High Credit:** \$541 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 1111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account #3116151 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,420 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M241 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(06 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account #444796243958 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$427 **Opened:** 12/18
Loan Type: CREDIT CARD **High Credit:** \$487 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47004371 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,297 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M443 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/11/19	LS FINANCING (FLA2613540 CAL)		
6/26/19	CAPITAL ONE (BPC3575459 NTL)		
6/25/19	LENDIFY FINA (FNC4076411 CAL)		
6/06/19	AMERICREDIT (FDF0027016 SCT)		
6/04/19	JPMCB AUTO (BCP0006508 NTL)		
6/04/19	COAF (FPC1246538 NTL)		
5/16/19	REGIONAL ACC (BNC2081415 FLA)		
5/16/19	JPMCB AUTO (BCP0006508 NTL)		
5/16/19	COAF (FPC1246538 NTL)		
4/30/19	SAM LINDER C (ACH0205566 CHI)		
4/29/19	CHECK INTO C (FTN5147441 SCT)		
4/23/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/14/19	JPMCB AUTO (BCP0006508 NTL)		
4/14/19	EXETER FIN (FDF1654822 SCT)		
4/14/19	COAF (FPC1246538 NTL)		
4/14/19	REGIONAL ACC (BNC2081415 FLA)		
1/22/19	CAP ONE (BPC2699824 NTL)		
1/22/19	AMEX (BUT3236957 MWB)		
12/28/18	CHECK INTO C (FTN5147441 SCT)		
11/23/18	APOYO FINANC (FNC6038461 CAL)		
11/04/18	OPORTUN/PROG (FNC3435243 CAL)		
10/30/18	SYNCB (NDY1263431 DAY)		
9/26/18	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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