



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/08/19 00:35 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Padilla, Vidal
 Current Address: Illinois ave
 South gate CA.90280

PADILLARIOS , VIDAL

Also Known As:

PADILLA,VIDAL
 RIOS,VIDAL,PADILLA

SSN: 000-00-0000
 Date of Birth: 02/94

Phone:

In File Since: 9/12

Current Address:

2506 ILLINOIS AV. #A.
 SOUTH GATE CA. 90280
 Reported 9/12

EMPLOYMENT

FIESTA GRILL RESTAURANT

Position: COOKS

Start:
 End:

In File Since: 8/15
 Effective: 8/15

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

VANTAGESCOR3

Score

+654

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
- 07 You have too many delinquent or derogatory accounts
- 63 Lack of sufficient relevant real estate account information

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: 8 Inquiries: 8

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	7	\$5,830	\$0	\$5,366	\$0	\$443	n/a
Total	8	\$5,830	\$0	\$5,366	\$0	\$443	

TRADES

CURACAO (H 083UH001) Account # 538364 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$605 **Balance:** \$0 **Opened:** 8/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$391 **Past Due:** \$0 **Paid:** 10/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/17
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

POSSIBLEFINA (F 02GNH001) Account # H50W0VLVZZXMOZR85J Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$136 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$155 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M98 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunPROG (F 02CXY002) Account # 3227261 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,184 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M155 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11111

POSSIBLEFINA (F 02GNH001) Account # QOM8ESIP7ECERDFRES Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$130 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 1

LENDIFY FIN (F 02G6T001) Account # 184642496101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,046 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M190 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11

TRADES

POSSIBLEFINA (F 02GNH001) Account # ZTFH8UZR73WSB9KC5A Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$180 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2883898 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 5383644000 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: INSTALLMENT SALES **High Credit:** **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Remarks: **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
7/08/19	LS FINANCING (FLA2613540 CAL)		
7/06/19	APOYO FINANC (FNC6038461 CAL)		
5/26/19	PENSKE TOYOT (ACH7156263 CHI)		
3/12/19	LENDIFY FINA (FNC4076411 CAL)		
3/12/19	WF PLL (BDM0090140 ILM)		
6/07/18	OPORTUN/PROG (FNC3435243 CAL)		
1/21/18	CURACAO (HLA2456536 CAL)		
12/19/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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