



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/08/19 00:39 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ambriz , Jesus
 Current Address: 6541,N,Greenback Ln 3
 Citrus hts CA.95621

AMBRIZPONCE , JESUS

Also Known As:

AMBRIZ,,JESUS
 PONCE,,J
 AMBRIZ,,JESUS

SSN: 000-00-0344
Date of Birth: 08/85

Phone:

In File Since: 7/16

Current Address:

6541 GREENBACK LN. #3.
 CITRUS HEIGHTS CA. 95621

Reported 3/17

Previous Address:

5948 LANDIS AV. #12.
 CARMICHAEL CA. 95608

Reported 7/16

EMPLOYMENT

EL GALLO RESTAURANTE MEXICANO

Position: LABORER

Start: 9/18
End:

In File Since: 4/19
Effective: 4/19

EL GALLOS MEXICAN RESTAURANT

Position: MANAGER

Start:
End:

In File Since: 1/19
Effective: 1/19

SCORING

Type

VANTAGESCOR3

Score

+577

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
 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 76 You have insufficient credit history on installment loans
 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:** 0 **Trades:** 7 **Inquiries:** 19

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,951	\$1,900	\$1,824	\$0	\$50	4%
Installment	5	\$13,557	\$0	\$12,898	\$0	\$636	n/a
Total	7	\$15,508	\$1,900	\$14,722	\$0	\$686	

TRADES

APOYO FINANC (F 02BZ2001) Account # SAC4101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,207 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$2,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M218 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
 (02 Months) 30 60 90 **Amount:**
Date:

CREDITACPT (F 0950Y002) Account # 94126617 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,447 **Opened:** 4/19
Loan Type: AUTOMOBILE **High Credit:** \$8,657 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 051M267 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
 (01 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796243273 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$369 **Opened:** 10/18
Loan Type: CREDIT CARD **High Credit:** \$465 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111211
 (07 Months) 30 60 90 **Amount:**
Date:

WELLS FARGO (B 0908N664) Account # 446542036289 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,455 **Opened:** 8/18
Loan Type: CREDIT CARD **High Credit:** \$1,486 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
 (09 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101176418103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,244 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1
 (05 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101176418102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101176418101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/08/19	LS FINANCING (FLA2613540 CAL)		
4/15/19	APOYO FINANC (FNC6038461 CAL)		
4/10/19	CPS (FLA2817275 CAL)		
4/10/19	AUTO STAR MO (ALA5599040 CAL)		
4/04/19	APOYO FINANC (FNC6038461 CAL)		
1/23/19	FORD MOTOR C (NDT2340725 MCH)		
1/22/19	AMERICREDIT (FDF0027016 SCT)		
1/22/19	REGIONAL ACC (BNC2081415 FLA)		
1/22/19	EXETER FIN (FDF1654822 SCT)		
1/22/19	COAF (FPC1246538 NTL)		
1/22/19	NISSAN OF EL (ALA1956420 CAL)		
1/21/19	CPS (FLA2817275 CAL)		
12/20/18	LENDIFY FINA (FNC4076411 CAL)		
11/10/18	CAP ONE (BPC2699824 NTL)		
8/01/18	CAP ONE (BPC2699824 NTL)		
3/27/18	LENDIFY FINA (FNC4076411 CAL)		
3/08/18	SYNCB/WALMRT (NNY1212732 EAS)		
8/14/17	LENDIFY FINA (FNC4076411 CAL)		
8/10/17	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:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)