



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/08/19 15:57 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5064
 Name: gonzales, jose
 Current Address: 1211 e pasadena st
 pomona CA.91767

GONZALEZ , JOSE ENRIQUE

Also Known As: GONZALEZIRRAS,JOSEENRIQUE,EN R
SSN: 000-00-8436
Phone:
Date of Birth: 09/81
In File Since: 10/04

Current Address:
 23 DOTY AV.
 STATEN ISLAND NY. 10305
 Reported 10/08

Previous Address:
 4352 DELTA ST. #107.
 SAN DIEGO CA. 92113
 Reported 3/08

Previous Address:
 461 E. 7TH ST. #4.
 POMONA CA. 91766

EMPLOYMENT

Name	Position	Start	End	In File Since	Effective
PRIMOS CHINO HILLS, CA.	COOK	9/17		9/18	9/18
KRAZY JS				9/16	9/16

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+532	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 95 You have too many collection agency accounts that are unpaid 08 You have either very few loans or too many loans with recent delinquencies 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:	3	Trades:	3	Inquiries:	12
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	4		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$1,264	\$1,865	\$1,115	\$0	\$60	40%
Closed w/Balance-	-	n/a	n/a	\$4,644	\$0	\$0	n/a
Total	3	\$1,264	\$1,865	\$5,759	\$0	\$60	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 5237659	Account Rating O9B
Original Creditor: SPEEDY CASH 2(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$315 Balance: \$315 Past Due: \$315 Last Payment:
Account Type: OPEN		Opened: 3/16 Paid: Closed: Verified: 7/19
Responsibility: I		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

PORTFOLIO RC (Y 1KSE003)	Account # 5178059390983782	Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$452 Balance: \$452 Past Due: \$452 Last Payment:
Account Type: OPEN		Opened: 8/16 Paid: Closed: Verified: 6/19
Responsibility: I		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

CAINE WEINER (Y 28A7001)	Account # 13381883	Account Rating O9B
Original Creditor: PROGRESSIVE INSURANCE(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$105 Balance: \$105 Past Due: \$105 Last Payment:
Account Type: OPEN		Opened: 6/18 Paid: Closed: Verified: 4/19
Responsibility: I		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

PRMR AUTO CR (F 028WB001) Account # 1000087597 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,644 **Opened:** 11/15
Loan Type: AUTOMOBILE **High Credit:** \$6,729 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 4/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

HC ROYA (F 02919003) Account # 2424 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,865 **Balance:** \$1,115 **Opened:** 10/18
Loan Type: INSTALLMENT SALES **High Credit:** \$1,264 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** MIN60 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Months 1-12: 1222211
Late Payments 4 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # C0882T31781 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: LEASE **High Credit:** \$1,349 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 6/17
Remarks: CLOSED **Charge Off:** **Verified:** 6/17
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/08/19	LS FINANCING (FLA2613540 CAL)		
7/08/19	LENDIFY FINA (FNC4076411 CAL)		
6/26/19	LENDIFY FINA (FNC4076411 CAL)		
1/02/19	APOYO FINANC (FNC6038461 CAL)		
12/12/18	LENDIFY FINA (FNC4076411 CAL)		
11/24/18	SYNCB (NDY1263431 DAY)		
11/10/18	LENDIFY FINA (FNC4076411 CAL)		
10/03/18	THOMAS KERNS (PLA2696421 CAL)		
9/24/18	APOYO FINANC (FNC6038461 CAL)		
9/13/18	HY CITE INC (FMD0001177 WIS)		
7/16/18	RUSSELL WEST (ACH5664043 CHI)		
11/11/17	LENDIFY FINA (FNC4076411 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)