



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/09/19 12:17 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Hernandez , Manuel
 Current Address: 6320,,11th Ave #6
 Los Angeles CA.90043

HERNANDEZDURAN , MANUEL ELIAS

Also Known As: HERNANDEZ,MANUEL,ELIAS
SSN: 000-00-0000
Phone:
Date of Birth: 12/86
In File Since: 9/11

Current Address:
 6320 11TH AV. #6.
 LOS ANGELES CA. 90043
 Reported 9/18

Previous Address:
 6424 S. VICTORIA AV.
 LOS ANGELES CA. 90043
 Reported 9/11

Previous Address:
 6424 34 S VICTORIA AV.
 LOS ANGELES CA. 90043

EMPLOYMENT

| Employer | Position | Start | End | In File Since | Effective |
|-----------------------|----------|-------|-----|---------------|-----------|
| JIMMY JACK | | | | 2/19 | 2/19 |
| MARAVILLA AUTO DETAIL | DETAILER | | | 11/15 | 12/15 |

SCORING

| Type | Score | Explanation |
|--------------|-------|---|
| VANTAGESCOR3 | +621 | 12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 63 Lack of sufficient relevant real estate account information 32 Balances on bankcard or revolving accounts too high compared to credit limits SCORECARD: 10 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: | 14 | Inquiries: | 10 |
|--------------------------|-----------|---|----------------|-------------------------------------|------------|----------------|-----------|
| Negative Trade Accounts: | 0 | Trade Accounts with Any Historical Negatives: | 1 | Occurrence of Historical Negatives: | 7 | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Revolving | 5 | \$5,474 | \$4,803 | \$3,006 | \$0 | \$133 | 37% |
| Installment | 9 | \$25,991 | \$0 | \$12,580 | \$0 | \$1,007 | n/a |
| Total | 14 | \$31,465 | \$4,803 | \$15,586 | \$0 | \$1,140 | |

TRADES

GRANDVW FIN (F 02B7B001) Account # 50137 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,919 **Opened:** 11/15
Loan Type: AUTOMOBILE **High Credit:** \$16,915 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 054M462 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(43 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1111111

CURACAO (H 083UH001) Account # 545559 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$995 **Opened:** 2/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$700 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN81 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 4850 Account Rating R01
Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$824 **Opened:** 8/16
Loan Type: CREDIT CARD **High Credit:** \$932 **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:** 111111111111
(34 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1111111111

OPORTUNPROG (F 02CX002) Account # 3194286 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,494 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M235 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

SEARS/CBNA (D 06256443) Account # 504994150844 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,187 **Opened:** 12/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(30 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1111111

TRADES

LENDIFY FIN (F 02G6T001) Account # 101328216102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,661 **Opened:** 8/18
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:** 111X111111
(09 Months) 30 60 90 **Amount:** **Months 13-24:**
Date:

HC ROYA (F 02919003) Account # 2229 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 1/12
Loan Type: INSTALLMENT SALES **High Credit:** \$1,825 **Past Due:** \$0 **Paid:** 2/19
CONTRACT **Terms:** **Last Payment:** **Closed:**
Responsibility: C **Charge Off:** **Verified:** 2/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

CURACAO (H 083UH001) Account # 529259 Account Rating R01
Type: REVOLVING **Credit Limit:** \$453 **Balance:** \$0 **Opened:** 9/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$17 **Past Due:** \$0 **Paid:** 11/11
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(34 Months) 30 60 90 **Amount:** **Months 13-24:** 1X111111111111
Date: **Months 25-36:** 111111111111

OPORTUNPROG (F 02CX002) Account # 2250871 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

AAT CAPITAL (F 02FT8001) Account # 7366 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,506 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 049M159 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101328216101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

AAT CAPITAL (F 02FT8001) Account # 6583 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 052M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** X1111
Date:

CURACAO (H 083UH001) Account # 5292598900 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/11
Loan Type: INSTALLMENT SALES **High Credit:** \$4,706 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 002M **Last Payment:** **Closed:** 6/18
Responsibility: I **Charge Off:** **Verified:** 6/18
Remarks:
Update Method: automated
Late Payments 2 0 5 **Delinquency** **Maximum:** 2/18 (05) **Payment Pattern** **Months 1-12:** 55554X211111
(26 Months) 30 60 90 **Amount:** \$203 **Months 13-24:** 111121111X11
Date: 2/18 **Months 25-36:** 11

OPORTUNPROG (F 02CX002) Account # 1645544 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 6/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|---------|-------------------------------|------|--------|
| 7/09/19 | LS FINANCING (FLA2613540 CAL) | | |
| 7/05/19 | LS FINANCING (FLA2613540 CAL) | | |
| 2/16/19 | CURACAO (HLA2456536 CAL) | | |
| 8/23/18 | CCB (ZLA8180239 CAL) | | |
| 8/14/18 | LENDIFY FINA (FNC4076411 CAL) | | |
| 7/27/18 | CREDCO (ZCO8256078 CAL) | | |
| 4/24/18 | T-MOBILE (UWA3747126 WAS) | | |
| 2/26/18 | LENDIFY FINA (FNC4076411 CAL) | | |
| 1/04/18 | T-MOBILE (UWA3747126 WAS) | | |
| 1/04/18 | SPRINT (UKC0000200 ILM) | | |

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)