



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/09/19 12:18 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Buergueno, Sergio
 Current Address: 308,S,3rd St
 Patterson CA.95363

BUTGUENOIRIBE , SERGIO G.

Also Known As:

BURGUENO,SERGIO,GIOVANNI
 BURGENO,SERGIO
 BUTGUENOIRIBE,SERGIOGIOVANNI

SSN: 000-00-6853
Date of Birth: 08/81

Phone:

In File Since: 12/13

Current Address:

1448 CARLY CREEK DR.
 PATTERSON CA. 95363
 Reported 12/13

Previous Address:

308 3RD ST.
 PATTERSON CA. 95363
 Reported 9/18

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
GERMAN AUTO BODY INC	EMPLOYEE	1/15		7/18	7/18
PAN AMERICAN BODY SHOP INC SAN JOSE, CA.	PULIDOR	8/97		12/13	12/13

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+519	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 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:	5	Trades:	6	Inquiries:	12
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	3		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$1,426	\$0	\$0	\$0	\$0	100%
Installment	1	\$2,941	\$0	\$2,941	\$0	\$240	n/a
Closed w/Balance-		n/a	n/a	\$1,512	\$1,512	\$0	n/a
Total	6	\$4,367	\$0	\$4,453	\$1,512	\$240	

COLLECTIONS

<p>LVNV FUNDING (Y 21T9002)</p> <p>Original Creditor: CREDIT ONE BANK N A(financial)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 4447962337087997</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$701</p> <p>Balance: \$701</p> <p>Past Due: \$701</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 4/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 7/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>ERC (Y 26MT002)</p> <p>Original Creditor: DISH(cableOrCellular)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 205645522</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$185</p> <p>Balance: \$185</p> <p>Past Due: \$185</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 3/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>DIVERSIFIED (Y 2BAF001)</p> <p>Original Creditor: SPRINT(cableOrCellular)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 79269249</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$575</p> <p>Balance: \$575</p> <p>Past Due: \$575</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 1/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>DIVERSIFIED (Y 2BAF001)</p> <p>Original Creditor: ATT MOBILITY(cableOrCellula)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 81515386</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$1,870</p> <p>Balance: \$1,870</p> <p>Past Due: \$1,870</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 4/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>MS SERVICES (Y 46MK002)</p> <p>Original Creditor: BANK OF THE WEST CHECKING OR(banking)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 1734647</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$264</p> <p>Balance: \$264</p> <p>Past Due: \$264</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 1/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

TBOM/CONTFIN (F 02AQE003) Account # 536092100200 Account Rating R09

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 9/17

Loan Type: CREDIT CARD **High Credit:** \$692 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19

Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/19

Update Method: automated

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

CREDITONEBANK (B 054MR013) Account # 444796233708 Account Rating R09

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/16

Loan Type: CREDIT CARD **High Credit:** \$701 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/18

Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/19

Update Method: automated

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

FST PREMIER (B 041PF045) Account # 517800671333 Account Rating R09

Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$1,117 **Opened:** 9/17

Loan Type: CREDIT CARD **High Credit:** \$1,117 **Past Due:** \$1,117 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19

Update Method: automated

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

CAPITAL ONE (B 01DTV001) Account # 517805770653 Account Rating R09

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$395 **Opened:** 4/15

Loan Type: CREDIT CARD **High Credit:** \$491 **Past Due:** \$395 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/19

Update Method: automated

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

APOYO FINANC (F 02BZ2001) Account # MOD3750 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,941 **Opened:** 6/19

Loan Type: UNSECURED **High Credit:** \$2,941 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 012M240 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 6/19

Update Method: automated

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

TRADES

DN RBRT0 JWL (J 0956X015)	Account # 7053	Account Rating R01
Type: REVOLVING	Credit Limit:	Balance: \$0
Loan Type: CHARGE ACCOUNT	High Credit: \$1,426	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks:		Charge Off:
Late Payments 1 1 1 Delinquency	Maximum: 4/19 (04)	Payment Pattern
(29 Months) 30 60 90	Amount:	Update Method: automated
	Date: 4/19	Months 1-12: 143211111111
		Months 13-24: 11111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/09/19	LS FINANCING (FLA2613540 CAL)		
7/09/19	LENDIFY FINA (FNC4076411 CAL)		
4/03/19	CAP ONE (BPC2699824 NTL)		
3/10/19	DN RBRT0 JWL (JLA2010111 CAL)		
1/05/19	SYNCB/EBAY (BNY5734653 EAS)		
12/29/18	VERIZON WIRE (ULA7577611 CAL)		
12/12/18	CAP ONE (BPC2699824 NTL)		
10/10/18	BOM/TCI FA (FSF4268654 MWB)		
8/05/18	SYNCB/WALMRT (NNY1212732 EAS)		
7/11/18	APOYO FINANC (FNC6038461 CAL)		
11/25/17	DN RBRT0 JWL (JLA2010111 CAL)		
9/19/17	REP/BUILD (BRI4350949 EAS)		

REPORT SERVICED BY

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