



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/09/19 21:40 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: martinez , Guillermo  
 Current Address: 1436,S,Carly Dr  
 Patterson CA.95363

### MARTINEZ , GUILLERMO

Also Known As: MARTINEZALVAREZ,GUILLERMO  
 SSN: 000-00-8814  
 Date of Birth: 07/84  
 Phone:  
 In File Since: 8/08

**Current Address:**  
 1436 CARLY CREEK DR.  
 PATTERSON CA. 95363  
 Reported 10/15

**Previous Address:**  
 1118 CABANEL LN.  
 PATTERSON CA. 95363  
 Reported 6/14

**Previous Address:**  
 9624 GRAPE CT.  
 THORNTON CO. 80229

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
AQUA GUNITE INC LIVERMORE, CA.	EMPLOYEE	5/15		5/19	10/15
CALIFORNIA POOL CONSTRUCTION I	LABOR			6/14	7/14

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+645	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 74 The balance amount paid down on your open installment accounts is too low SCORECARD: 07 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:	16	Inquiries:	9
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	3	Occurrence of Historical Negatives:	9		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$4,022	\$3,680	\$2,817	\$0	\$173	23%
Installment	9	\$27,838	\$0	\$23,973	\$0	\$1,038	n/a
Mortgage	2	\$270,019	\$0	\$252,758	\$0	\$2,235	n/a
Closed w/Balance-		n/a	n/a	\$751	\$0	\$25	n/a
<b>Total</b>	<b>16</b>	<b>\$301,879</b>	<b>\$3,680</b>	<b>\$280,299</b>	<b>\$0</b>	<b>\$3,471</b>	

TRADES

APOYO FINANC (F 02BZ2001) Account #TCY3323 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,202 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$6,325 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M374 **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:**

TBOM RETAIL (B 022EL018) Account #763600000077 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$670 **Opened:** 5/18  
**Loan Type:** CREDIT CARD **High Credit:** \$924 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN50 **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  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

OPORTUNPROG (F 02CX002) Account #3248319 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,522 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$7,090 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 037M287 **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:**

SYNCB/WALMAR (D 0235057X) Account #603220364449 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$180 **Balance:** \$134 **Opened:** 8/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$798 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN40 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(34 Months) 30 60 90 **Amount:** **Months 13-24:** 211121111111  
**Date:** **Months 25-36:** 1112111111

THD/CBNA (B 026H3005) Account #603532082430 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,746 **Opened:** 4/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,943 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN56 **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  
(37 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 1

TRADES

BK OF AMER (B 01597029) Account # 5218 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$751 **Opened:** 5/15  
**Loan Type:** CREDIT CARD **High Credit:** \$1,352 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:** 9/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 2 2 1 **Delinquency** **Maximum:** 11/18 (04) **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** \$233 **Months 1-12:** 111111433211  
**Date:** 11/18 **Months 13-24:** 111111111111  
**Months 25-36:** 112111111111  
**Months 37-48:** 111111111111

M & T BANK (B 03707019) Account # 7380101373108 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$252,758 **Opened:** 9/15  
**Loan Type:** FHA REAL ESTATE MORTGAGE **High Credit:** \$270,019 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 360M2235 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11112111

CBNA (B 0292F031) Account # 426937200810 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$267 **Opened:** 12/16  
**Loan Type:** CREDIT CARD **High Credit:** \$357 **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**  
(29 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 11111

WESTLAKE FIN (F 01T9Q001) Account # 10139346 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$11,249 **Opened:** 9/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$14,423 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M377 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

APOYO FINANC (F 02BZ2001) Account # TCY1604 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16  
**Loan Type:** UNSECURED **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 030M **Last Payment:** **Closed:** 2/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(27 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111

TRADES

OPORTUNPROG (F 02CX002) Account # 1603060 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16  
**Loan Type:** UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 032M **Last Payment:** **Closed:** 10/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (31 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1111111

CENTRAL LOAN (B 0504T001) Account # 3000075546978 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 9/15  
**Loan Type:** FHA REAL ESTATE **High Credit:** \$270,019 **Past Due:** \$0 **Paid:**  
 MORTGAGE **Terms:** 360M **Last Payment:** **Closed:** 9/17  
**Responsibility:** I **Charge Off:** **Verified:** 9/17  
**Remarks:** TRANSFERRED TO ANOTHER LENDER **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (23 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111X11

APOYO FINANC (F 02BZ2001) Account # TCY1044 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15  
**Loan Type:** UNSECURED **High Credit:** \$5,612 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 11/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1158987 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 2/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (11 Months) 30 60 90 **Amount:** **Months 1-12:** X1XX11X1111  
**Date:**

APOYO FINANC (F 02BZ2001) Account # TCY262 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14  
**Loan Type:** UNSECURED **High Credit:** \$4,526 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 12/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11

**TRADES**

APOYO FINANC (F 02BZ2001)		Account #TCY123	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 6/14
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$3,500	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 012M	<b>Last Payment:</b>	<b>Closed:</b> 10/14
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 10/14
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> 1111
(04 Months) 30 60 90	<b>Amount:</b>		
	<b>Date:</b>		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/09/19	LS FINANCING (FLA2613540 CAL)		
7/05/19	LENDIFY FINA (FNC4076411 CAL)		
6/25/19	NETCREDIT FS (FCH5253435 CHI)		
5/03/19	APOYO FINANC (FNC6038461 CAL)		
2/27/19	US BANK (BMS3650439 WIS)		
2/13/19	DIRECT MTGE (QSM1901013 WIL)		
11/27/18	SYNCB (NDY1263431 DAY)		
10/01/18	CREDIT PLUS (ZSM0049997 WIL)		
8/25/17	THOMPSON CHE (ADM0015763 ILM)		

**REPORT SERVICED BY**

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