



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/09/19 21:43 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Perea, Esteban  
 Current Address: 700,NW,Yale pl  
 Oxnard CA.93033

PEREARIVERA , ESTEBAN

**Also Known As:**

PEREA,ESTEBAN

**SSN:** 000-00-0000

**Date of Birth:** 04/82

**Phone:**

**In File Since:** 4/18

**Current Address:**

700 YALE PL.  
 OXNARD CA. 93033  
 Reported 6/19

**Previous Address:**

5421 PERKINS RD. #7.  
 OXNARD CA. 93033  
 Reported 4/18

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

4 INQUIRIES IN THE LAST 60 DAYS

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+652**

**Explanation**

- 97 You have too few credit accounts
  - 12 The date that you opened your oldest account is too recent
  - 85 You have too many inquiries on your credit report
  - 30 Too few of your bankcard or other revolving accounts have high limits
- SCORECARD: 04

### CREDIT INFORMATION Summary (Total History)

**Public Records:** 0      **Collections:** 0      **Trades:** 3      **Inquiries:** 10

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	1	\$923	\$200	\$0	\$0	\$0	100%
<b>Installment</b>	2	\$4,000	\$0	\$4,091	\$0	\$222	n/a
<b>Total</b>	<b>3</b>	<b>\$4,923</b>	<b>\$200</b>	<b>\$4,091</b>	<b>\$0</b>	<b>\$222</b>	

**TRADES**

BK OF AMER (B 01597029)	Account # 4411	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$200	<b>Balance:</b> \$0	<b>Opened:</b> 7/18
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$923	<b>Past Due:</b> \$0	<b>Paid:</b> 6/19
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(10 Months) 30 60 90	<b>Amount:</b>		<b>Months 1-12:</b> 1111111111
	<b>Date:</b>		

OPORTUNPROG (F 02CX002)	Account # 3477990	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$4,091	<b>Opened:</b> 5/19
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$4,000	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 028M222	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b>	<b>Delinquency</b>	<b>Maximum:</b>	<b>Update Method:</b> automated
(Months) 30 60 90		<b>Amount:</b>	<b>Months 1-12:</b>
		<b>Date:</b>	

OPORTUNPROG (F 02CX002)	Account # 3049977	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 10/18
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,290	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 019M	<b>Last Payment:</b>	<b>Closed:</b> 5/19
<b>Remarks:</b> ACCOUNT CLOSED DUE TO REFINANCE		<b>Charge Off:</b>	<b>Verified:</b> 5/19
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(06 Months) 30 60 90	<b>Amount:</b>		<b>Months 1-12:</b> 111111
	<b>Date:</b>		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/09/19	LS FINANCING (FLA2613540 CAL)		
7/04/19	LENDIFY FINA (FNC4076411 CAL)		
6/14/19	BK OF AMER (BNC2428053 FLA)		
6/06/19	BK OF AMER (BPH3346328 EAS)		
5/14/19	HARDY MOLL R (RVN0081013 CAL)		
10/01/18	OPORTUN/PROG (FNC3435243 CAL)		
8/07/18	CERTIFIEDCRD (ZLA8180260 CAL)		
7/31/18	BK OF AMER (BNC2428053 FLA)		
7/31/18	BK OF AMER (BPH3346328 EAS)		
4/26/18	CBNA (BNY6519225 EAS)		

**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)