



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/11/19 19:27 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6147
 Name: reyes, juan
 Current Address: 24607 s marine ave
 carson CA.90745

REYESCASTRO , JUAN MANUEL

Also Known As: REYES,JUAN,MANUEL SSN: 000-00-3251 Phone: In File Since: 3/18
 Date of Birth: 08/84

Current Address:
 24607 MARINE AV.
 CARSON CA. 90745
 Reported 3/18

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
PRIME WHEEL CORP				1/19	1/19
LYNEER STAFFING				9/18	9/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+618	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 44 Too many bankcard or revolving accounts with delinquent or derogatory status 63 Lack of sufficient relevant real estate account information SCORECARD: 08 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:	10	Inquiries:	22
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$1,937	\$2,000	\$1,347	\$0	\$174	33%
Installment	7	\$27,721	\$0	\$26,369	\$0	\$904	n/a
Total	10	\$29,658	\$2,000	\$27,716	\$0	\$1,078	

TRADES

BK OF AMER (B 01597029) Account # 7563 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$359 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$495 **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
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

CURACAO (H 083UH001) Account # 544484 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$367 **Opened:** 9/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$700 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN117 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 21111111
(08 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796244491 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$621 **Opened:** 3/19
Loan Type: CREDIT CARD **High Credit:** \$742 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN32 **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:

WPORTUNPROG (F 02CX002) Account # 3033440 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,426 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$2,525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M187 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

WESTLAKE FIN (F 01T9Q001) Account # 10610007 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$23,365 **Opened:** 1/19
Loan Type: AUTOMOBILE **High Credit:** \$23,696 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M586 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
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 # 101344465104 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,578 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M131 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 101344465103 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11X1

LENDIFY FIN (F 02G6T001) Account # 101344465102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 111

OPORTUNPROG (F 02CX002) Account # 2846083 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$1,490 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11

LENDIFY FIN (F 02G6T001) Account # 101344465101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/11/19	LS FINANCING (FLA2613540 CAL)		
7/06/19	SYNCB (NDY1263431 DAY)		
5/27/19	LENDIFY FINA (FNC4076411 CAL)		
1/28/19	FLAGSHIP CRE (FPH3355120 EAS)		
1/27/19	EXETER FIN (FDF1654822 SCT)		
1/27/19	CPS (FLA2817275 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
1/27/19	JPMCB AUTO (BCP0006508 NTL)		
1/27/19	GM FINANCIAL (FDF1535129 SCT)		
1/27/19	REGIONAL ACC (BNC2081415 FLA)		
1/27/19	COAF (FPC1246538 NTL)		
1/27/19	WIN CHEV 2 (ALA3282352 CAL)		
1/14/19	CAP ONE (BPC2699824 NTL)		
12/26/18	CARMOTIVE IN (ALA3034616 CAL)		
12/01/18	LENDIFY FINA (FNC4076411 CAL)		
10/12/18	SPRINT (UKC0000200 ILM)		
9/20/18	LENDIFY FINA (FNC4076411 CAL)		
9/03/18	CURACAO (HLA2456536 CAL)		
6/15/18	OPORTUN/PROG (FNC3435243 CAL)		
4/28/18	LENDIFY FINA (FNC4076411 CAL)		
4/27/18	BK OF AMER (BNC2428053 FLA)		
4/27/18	BK OF AMER (BPH3346328 EAS)		
3/27/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)