



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/13/19 13:27 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Gonzalez , Cuauhtemoc
 Current Address: 6411 Western Ave A
 Buena Park CA.90621

GONZALEZCRUZ , CUAUHEMOC

Also Known As: GONZALEZ,CUAUHEMOC **SSN:** 000-00-5785 **Phone:** **In File Since:** 6/04
Date of Birth: 04/77

Current Address:
 6411 WESTERN AV. #A.
 BUENA PARK CA. 90621
 Reported 6/04

EMPLOYMENT

DAE SHIN USA INC **Position:** MAINTENANCE MECHANIC **Start:** **In File Since:** 9/10
End: **Effective:** 9/10

SCORING

Type	Score	Explanation
VANTAGESCOR3	+654	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 63 Lack of sufficient relevant real estate account information 47 No open bankcard or revolving accounts in your credit file 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: 9	Inquiries: 6
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
Installment	8	\$10,590	\$0	\$9,325	\$0	\$473	n/a
Total	9	\$10,590	\$0	\$9,325	\$0	\$473	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131387109102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,243 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M160 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Months 13-24:**
Date:

OPORTUNPROG (F 02CX002) Account # 2962088 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,082 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$8,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M313 **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
(09 Months) 30 60 90 **Amount:** **Months 13-24:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131387109101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111
(07 Months) 30 60 90 **Amount:** **Months 13-24:**
Date:

OPORTUNPROG (F 02CX002) Account # 1970552 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 8/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 1070537 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 11/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111X1
(23 Months) 30 60 90 **Amount:** **Months 13-24:** XX11X111111
Date:

TRADES

WELLS FARGO (B 0908N664) Account # 442644140501 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/13
Loan Type: SECURED CREDIT CARD **High Credit:** \$28 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/13
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11

OPORTUNPROG (F 02CX002) Account # 693527 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(14 Months) 30 60 90 **Amount:** **Months 1-12:** X11XX1111111
Date: **Months 13-24:** 11

OPORTUNPROG (F 02CX002) Account # 443856 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 8/13
Remarks: CLOSED **Charge Off:** **Verified:** 8/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(15 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111X1111
Date: **Months 13-24:** 111

OPORTUNPROG (F 02CX002) Account # 262106 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/10
Loan Type: UNSECURED **High Credit:** \$1,650 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/12
Remarks: CLOSED **Charge Off:** **Verified:** 2/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(10 Months) 30 60 90 **Amount:** **Months 1-12:** 11X1111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/13/19	LS FINANCING (FLA2613540 CAL)		
2/16/19	LENDIFY FINA (FNC4076411 CAL)		
12/10/18	WF PLL (BDM0090140 ILM)		
7/16/18	SYNCB/AMAZON (BNY5371284 EAS)		
5/27/18	LENDIFY FINA (FNC4076411 CAL)		
11/25/17	T-MOBILE (UWA3747126 WAS)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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