



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/17/19 16:17 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0833
 Name: roque, joaquin
 Current Address: 513 s jess st
 arvin CA.93203

ROQUERAMIREZ , JOAQUIN

Also Known As:

JOAQUIN,ROQUE
 ROQUE,JOAQUIN

SSN: 000-00-9015
Date of Birth: 09/77

Phone:

In File Since: 1/08

Current Address:

1507 PADRE ST. #A.
 BAKERSFIELD CA. 93307
 Reported 3/12

Previous Address:

723 OREGON ST.
 BAKERSFIELD CA. 93305
 Reported 5/10

Previous Address:

4401 BELLE TE. #11.
 BAKERSFIELD CA. 93309

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+519

Explanation

21 No open accounts in your credit file
 12 The date that you opened your oldest account is too recent
 95 You have too many collection agency accounts that are unpaid
 63 Lack of sufficient relevant real estate account information
 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: 9	Trades: 12	Inquiries: 11			
Negative Trade Accounts: 5	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 11				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance-	n/a	n/a	\$7,511	\$7,511	\$0	n/a
Total	12	\$0	\$0	\$7,511	\$7,511	\$0

COLLECTIONS

MIDLAND FUND (Y 36ET009)		Account # 8566593401	Account Rating O9B
Original Creditor: AVANT OF CALIFORNIA LLC(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$2,984	Opened: 8/15
Account Type: OPEN		Balance: \$2,984	Paid:
Responsibility: I		Past Due: \$2,984	Closed:
		Last Payment:	Verified: 7/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PORTFOLIO RC (Y 1KSE003)		Account # 5178058090377832	Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$440	Opened: 7/16
Account Type: OPEN		Balance: \$440	Paid:
Responsibility: I		Past Due: \$440	Closed:
		Last Payment:	Verified: 7/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
DEBT REC SOL (Y 25J8001)		Account # 11131460019415921	Account Rating O9B
Original Creditor: CHECKINTOCASH(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$300	Opened: 3/19
Account Type: OPEN		Balance: \$300	Paid:
Responsibility: I		Past Due: \$300	Closed:
		Last Payment:	Verified: 7/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PLAZA SERVIC (Y 2FHK001)		Account # 5833803	Account Rating O9B
Original Creditor: CASH CENTRAL(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$3,343	Opened: 4/17
Account Type: OPEN		Balance: \$3,343	Paid:
Responsibility: I		Past Due: \$0	Closed:
		Last Payment:	Verified: 7/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PORTFOLIO RC (Y 1KSE003)		Account # 6369921500143960	Account Rating O9B
Original Creditor: WEBBANK(banking)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,126	Opened: 6/15
Account Type: OPEN		Balance: \$1,126	Paid:
Responsibility: I		Past Due: \$1,126	Closed:
		Last Payment:	Verified: 7/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

COLLECTIONS

LVNV FUNDING (Y 21T9002) Account # 4447962264811732 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$580 **Opened:** 7/15
Account Type: OPEN **Balance:** \$580 **Paid:**
Responsibility: I **Past Due:** \$580 **Closed:**
Last Payment: **Verified:** 7/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

HP SEARS (Y 7568007) Account # 1000155884 Account Rating O9B
Original Creditor: WEST COAST CASH(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$315 **Opened:** 12/14
Account Type: OPEN **Balance:** \$315 **Paid:**
Responsibility: I **Past Due:** \$315 **Closed:**
Last Payment: **Verified:** 7/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CREDENCE RM (Y 2FSS001) Account # 239490494 Account Rating O9B
Original Creditor: ATT MOBILITY(cableOrCellula) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,616 **Opened:** 11/16
Account Type: OPEN **Balance:** \$1,616 **Paid:**
Responsibility: I **Past Due:** \$1,616 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

ERC (Y 26MT002) Account # 133076270 Account Rating O9B
Original Creditor: AT T WIRELINE(utilities) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$140 **Opened:** 9/15
Account Type: OPEN **Balance:** \$140 **Paid:**
Responsibility: I **Past Due:** \$140 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1263078 Account Rating 109
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,511 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$3,554 **Past Due:** \$7,511 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 5/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19
Update Method: automated

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

TRADES

CREDITONEBNK (B 054MR013)		Account # 444796226481	Account Rating	R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 10/14	
Loan Type: CREDIT CARD	High Credit: \$580	Past Due: \$0	Paid:	
Responsibility: I	Terms:	Last Payment:	Closed: 3/15	
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 8/15	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
30 60 90				
WEBBNK/FHUT (D 02CSN002)		Account # 636992150014	Account Rating	R09
Type: REVOLVING	Credit Limit: \$1,100	Balance: \$0	Opened: 10/13	
Loan Type: CHARGE ACCOUNT	High Credit: \$1,126	Past Due: \$0	Paid:	
Responsibility: I	Terms:	Last Payment:	Closed: 6/15	
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 7/15	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
30 60 90				
JALISCO JEWEL (J 077HM002)		Account # 30	Account Rating	R9B
Type: REVOLVING	Credit Limit: \$2,000	Balance: \$0	Opened: 9/11	
Loan Type: CHARGE ACCOUNT	High Credit: \$1,800	Past Due: \$0	Paid: 6/18	
Responsibility: I	Terms:	Last Payment:	Closed: 1/17	
Remarks: CREDIT LINE SUSPENDED		Charge Off:	Verified: 7/19	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
30 60 90				
AVANT (F 02E8W001)		Account # 104628	Account Rating	I05
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 6/14	
Loan Type: UNSECURED	High Credit: \$2,500	Past Due: \$0	Paid:	
Responsibility: I	Terms: 030M	Last Payment:	Closed: 8/15	
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 8/15	
Late Payments (13 Months)	Delinquency	Maximum: 4/15 (05) Amount: \$670 Date: 4/15	Payment Pattern	Update Method: automated Months 1-12: 555543211111 Months 13-24: 1
1 1 5 30 60 90				
ACEPTANCENOW (F 02E4W001)		Account # 0003123R0589200809	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 11/13	
Loan Type: RENTAL AGREEMENT	High Credit: \$1,775	Past Due: \$0	Paid:	
Responsibility: C	Terms: 024M	Last Payment:	Closed: 2/16	
Remarks: CLOSED		Charge Off:	Verified: 2/16	
Late Payments (27 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 122111122111 Months 13-24: 111111111111 Months 25-36: 111
4 0 0 30 60 90				

TRADES

OPORTUNPROG (F 02CX002) Account # 886599 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M **Last Payment:** **Closed:** 5/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11XXX1111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 657078 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 5/14
Remarks: CLOSED **Charge Off:** **Verified:** 5/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

ARRONRNTS (H 02BP1001) Account # F28621555 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: LEASE **High Credit:** \$888 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 11/13
Remarks: CLOSED **Charge Off:** **Verified:** 11/13
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 540917 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 6/13
Remarks: CLOSED **Charge Off:** **Verified:** 6/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 424613 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: UNSECURED **High Credit:** \$1,765 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 10/12
Remarks: CLOSED **Charge Off:** **Verified:** 10/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CXY002)		Account # 318436	Account Rating 101
Type: INSTALLMENT		Credit Limit:	Balance: \$0
Loan Type: UNSECURED		High Credit: \$1,260	Opened: 6/11
Responsibility: I		Terms: 015M	Paid:
Remarks: CLOSED			Closed: 2/12
			Verified: 2/12
			Update Method: automated
Late Payments 0 0 0 Delinquency		Maximum:	Payment Pattern
(07 Months) 30 60 90		Amount:	Months 1-12: 11X1111
		Date:	

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/17/19	LS FINANCING (FLA2613540 CAL)		
4/23/19	LENDIFY FINA (FNC4076411 CAL)		
4/11/19	LS FINANCING (FLA2613540 CAL)		
4/05/19	LS FINANCING (FLA2613540 CAL)		
12/19/18	LENDIFY FINA (FNC4076411 CAL)		
11/19/18	LENDIFY FINA (FNC4076411 CAL)		
10/31/18	SELFHELP FCU (QNC1104880 FLA)		
10/05/18	LENDIFY FINA (FNC4076411 CAL)		
7/28/18	LENDIFY FINA (FNC4076411 CAL)		
6/24/18	JALISCO #2 (JFR0020076 CAL)		
6/19/18	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
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