



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/17/19 16:26 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6639
 Name: santana, rafael
 Current Address: 27966 s washington ave
 romoland CA.92585

SANTANAPULIDO , RAFAEL

Also Known As: SANTANA,RAFAEL
SSN: 000-00-3048
Date of Birth: 02/85
Phone:
In File Since: 3/12

Current Address:
 13400 ALGONQUIN RD.
 APPLE VALLEY CA. 92308
 Reported 10/17

Previous Address:
 27687 MONROE AV.
 ROMOLAND CA. 92585
 Reported 5/13

Previous Address:
 241 S. YALE ST. #508.
 HEMET CA. 92544

EMPLOYMENT

SILVERWOOD LANDSCAPE
Position: LABOR
Start:
End:
In File Since: 7/12
Effective: 8/12

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+561	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 63 Lack of sufficient relevant real estate account information 95 You have too many collection agency accounts that are unpaid 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: 2	Trades: 14	Inquiries: 5				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 4	Occurrence of Historical Negatives: 9					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$908	\$900	\$345	\$0	\$25	62%
Installment	9	\$12,524	\$0	\$8,108	\$0	\$491	n/a
Closed w/Balance	-	n/a	n/a	\$416	\$0	\$0	n/a
Total	14	\$13,432	\$900	\$8,869	\$0	\$516	

COLLECTIONS

NCC BUS SV (Y 1C9D001) Account # 4097170 Account Rating O9B
Original Creditor: 555 EAST FRUITVALE LLC **Remarks:** PLACED FOR COLLECTION
 OR VIST(rentalOrLeasing) **Amount Placed:** \$1,306 **Opened:** 4/17
Account Type: OPEN **Balance:** \$1,306 **Paid:**
Responsibility: C **Past Due:** \$1,306 **Closed:**
Last Payment: **Verified:** 7/19
Update Method: automated

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

DIVERSIFIED (Y 2BAF001) Account # 82131265 Account Rating O9B
Original Creditor: DIRECTV(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$313 **Opened:** 5/19
Responsibility: I **Balance:** \$313 **Paid:**
Last Payment: **Past Due:** \$313 **Closed:**
Verified: 6/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 5306560200 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$416 **Opened:** 3/12
Loan Type: INSTALLMENT SALES **High Credit:** \$416 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 003M **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 6/19
Remarks: UNPAID BALANCE CHARGED OFF **Update Method:** automated

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

AMEX (B 021WB001) Account # 3499923193131343 Account Rating O9P
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 2/16
Loan Type: CREDIT CARD **High Credit:** \$1,532 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 3/19
Update Method: automated

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

JALISCO JEWEL (J 077HM004) Account # 40 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 2/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (04 Months) 0 0 0 30 60 90 **Amount:**
Date:

TRADES

ONEMAIN (F 02FRQ001) Account # 3193577028829375 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,461 **Opened:** 3/19
Loan Type: SECURED **High Credit:** \$7,749 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M265 **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:

OportunPROG (F 02CX002) Account # 2056803 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$647 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$4,775 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M226 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1211

CREDITONEBNK (B 054MR013) Account # 444796239682 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$345 **Opened:** 6/18
Loan Type: CREDIT CARD **High Credit:** \$409 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111121111
(12 Months) 30 60 90 **Amount:**

AMEX (B 021WB001) Account # 3499923541027643 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 6/16
Loan Type: CREDIT CARD **High Credit:** \$1,267 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 1 2 **Delinquency** **Maximum:** 1/19 (05) **Payment Pattern** **Months 1-12:** 111543211111
(34 Months) 30 60 90 **Amount:** \$258 **Months 13-24:** 111111111111
Date: 1/19 **Months 25-36:** 1111111111

ONEMAIN (F 02FRQ001) Account # 10173577028829375 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: SECURED **High Credit:** \$3,806 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 3/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111

TRADES

WELLS FARGO (B 0908N664) Account # 442644140740 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 10/14
Loan Type: SECURED CREDIT CARD **High Credit:** \$574 **Past Due:** \$0 **Paid:** 2/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 2/18 (03) **Payment Pattern**
 (45 Months) 30 60 90 **Amount:** \$129 **Months 1-12:** 111132111111
Date: 2/18 **Months 13-24:** 111111112111
Months 25-36: 111111111111
Months 37-48: 1111111111

OPORTUNPROG (F 02CX002) Account # 1740733 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$1,775 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

MULLEN FIN (F 01DJE005) Account # 62244801 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12
Loan Type: AUTOMOBILE **High Credit:** \$12,431 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 9/16
Remarks: CLOSED **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 1546252 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$742 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

TBOM/FORTIVA (B 024FC026) Account # 7656500108292849 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: INSTALLMENT SALES **High Credit:** \$734 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Remarks: ACCOUNT CLOSED BY CONSUMER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account #914563 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 11/15
Remarks: CLOSED **Charge Off:** **Verified:** 11/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11X11XX111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/17/19	LS FINANCING (FLA2613540 CAL)		
7/15/19	LARRY H MILL (ACH4911429 CHI)		
5/12/19	PERRIS VALLE (AAA0099111 MCH)		
2/19/19	JALISCO JLRS (JFR0020120 CAL)		
12/30/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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