



herandez,reyes 880258234;CA-667 n olive ave/95388;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 7-17-2019 TIME 16:32:06 V301 TCA2

*HERRERA REYES HERNANDEZ SS: 880-25-8234 E: MILLMAN DAIRY

*7045 GRAPE AVE DOB: 01/18/88 RPTD: 6-15 U

WINTON CA 953889306

RPTD: 10-18 TO 1-19 U 1X

E: RAD URBAN

LAST SUB: 1640790

RPTD: 4-19 I

*PO BOX 2154

WINTON CA 953882154

RPTD: 10-15 TO 6-18 U 6X

*169 GARDEN DR

ATWATER CA 953014887

RPTD: 7-17 TO 6-18 U 1X

*REYES L HERNANDEZ-HERRERA, REYES L HERRERA,

*REYES HERNANDEZ HERRERA,

*REYES HERANANDEZ-HERRERA, REYES L HERNANDEZ JR

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUE DATE UNVERIFIED

----- SCORE SUMMARY -----

VANTAGESCORE 4 = 509 SCORE FACTORS: 68, 37, 07, 76

VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*CREDIT FIRST N A	5-15	\$1,200-L	\$389-C	CHARGOFF	COLLACCT
2301780 AT CHG REV 1	6-27-19	\$389	9-16	(50)	LLLLLLLLLLLLLL--
675864861	8-15	\$910-A	\$389	10-16/L	-----
*ACIMA CREDIT FKA SIMPL	5-18	\$847-O	\$880-C	CHARGOFF	COLLACCT
1973836 FF LEA 12-W 1	1-31-19	\$882	9-18	(9)	LL-LLG1CC
981460	6-18	\$48-A	\$638		
*KOHLS/CAPONE	3-15	\$300-L	\$581-C	CHARGOFF	DELINQ 150
1926781 DC CHG REV 1	3-31-17	\$581	10-16	(25)	L-----L5432-1C
6393050784013922	3-16		\$581		CCCCCCCCCCCC
*DON ROBERTO JEWELERS	1-15	\$1,150-H	\$439-C	CHARGOFF	DELINQ 120
3394657 FF CHG REV 2	8-31-16	\$439	8-16	(20)	L4321CCCCCCCC
68855790	2-16		\$424		CCCCCCC
*SANTANDER CONSUMER USA	4-15	\$23,500-O	\$22,569-C	CHARGOFF	DELINQ 90
0507170 FP AUT 75 1	6-30-19	\$10,048	11-16	(50)	LLLLLLLLLLLLLLLL
30000124543851000	1-17		\$10,048	5-17/L	LLLLLLLLLLLLLLLL
*TRAVIS CREDIT UNION	5-15	\$2,000-L	\$1,994-C	CHARGOFF	DELINQ 90
3708341 FC CRC REV 1	6-22-19	\$1,994	9-16	(50)	LLLLLLLLLLLLLLLL
357889623	3-16		\$1,994	5-17/L	LLLLLLLLLLLLLLLL
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*FIRST PREMIER BANK	8-15	\$700-L	\$888-C	CHARGOFF	DELINQ 60
1210189 BC CRC REV 1	6-04-16	\$888	4-16	(11)	LLL21CCCCC
5178006518577954	12-15		\$888		
*PACIFIC CREDIT SERVICE	7-16	\$71-O			COLLACCT
1953652 YC COL 12 1	7-05-19	\$94	10-16	(34)	GGGGGGGGGGGG
4261660000922405			\$94	6-17/G	GGGGGGGGGGGG

ORIGINAL CREDITOR: TRAVIS CU-NEGATIVE SHARES

*PACIFIC CREDIT SERVICE 10-16 \$1,994-0 COLLACCT
1953652 YC COL 12 1 7-05-19 \$2,552 12-16 (32) GGGGGGGGGGGG
9151660000051557 \$2,552 6-17/G GGGGGGGGGGGG

ORIGINAL CREDITOR: TRAVIS CU-COLLECTION DEPT

*LVNV FUNDING LLC 6-16 \$793-0 COLLACCT
1623040 FU D/B 1 1 7-01-19 \$793 8-16 (36) GGGGGGGGGGGG
4447962283528549 \$793 6-17/G GGGGGGGGGGGG

ORIGINAL CREDITOR: CREDIT ONE BANK N.A.

*ENHANCED RECOVERY CO L 9-18 \$680-0 COLLACCT
1984486 YZ COL 1 1 6-30-19 \$680 10-18 (9) GGGGGGGGGG
198963539 \$680

ORIGINAL CREDITOR: DISH

*MS SERVICES LLC 3-19 \$210-0 COLLACCT
1985292 YC COL 1 1 6-28-19 \$210 5-19 (2) GG
1742663 \$210

ORIGINAL CREDITOR: BANK OF THE WEST - CHECKING OR

*DIVERSIFIED CONSULTANT 3-19 \$552-0 COLLACCT
1706630 YC COL 1 1 6-09-19 \$552 5-19 (2) GG
80551438 \$552

ORIGINAL CREDITOR: ATT

*LOANME INC 9-15 \$2,600-0 SETTLED CURR ACCT
2352750 FP UNS 47 1 12-01-15 12-15 (3) 9CC
561880

** ACCOUNT PAID IN FULL FOR LESS THAN FULL BALANCE **

*ONEMAIN 8-15 \$11,278-0 \$10,219-C CLOSED CHARGOFF
2502057 FP NTE 60 2 6-30-18 \$0 6-18 (17) BL654321CCCC
8154951020138728 12-17 CCCC

** PURCHASED BY ANOTHER LENDER **

*CREDIT ONE BANK NA 6-15 \$500-L \$793-C CLOSED CHARGOFF
3278143 BC CRC REV 1 7-08-16 \$0 7-16 (14) BL654321CCCC
4447962283528549 10-15 C

SOLD TO: LVNV FUNDING LLC

** PURCHASED BY ANOTHER LENDER **

*AXCSSFN/CNGO 9-15 \$2,505-0 \$2,505-C CLOSED CHARGOFF
2121940 FP UNS 17-B 1 4-30-16 \$0 4-16 (8) BLLL1CCC
40670266 12-15

** PURCHASED BY ANOTHER LENDER **

*ONEMAIN FINANCIAL 8-15 \$11,278-0 CLOSED CURR ACCT
1500878 FP UNS 60 2 2-28-17 2-17 (20) BCCCCCCCCCCCC
6070509635149963 2-17 \$10,972-A CCCCCC

** PURCHASED BY ANOTHER LENDER **

*BENEFICIAL STATE BANK 11-16 \$1,070-0 PAID CUR WAS90-3+
1005997 BB SEC 18 1 7-31-17 7-17 (8) B333321C
30583377 6-17

BENEFICIAL STATE BANK 2-15 \$3,000-0 PAID CURR ACCT
1005997 BB SEC 24 2 8-31-15 8-15 (6) BCCCCC
30488456 8-15

*WILSHIRE CONSUMER CRED 11-18 \$2,686-0 OPEN 30 DAY DEL
1640790 FA AUT 36 5 6-17-19 \$3,018 6-19 (8) 1CCCCC

10540283		5-19	\$234	\$233		
FREEWAY FUNDING INC		7-17	\$13,941-O		OPEN	CURR ACCT
1112928 FA AUT 52 2	6-30-19	\$9,886	6-19	(23)	CCCCCCCCCCCC	
117028227	6-19	\$398			CCCC-CCCC	

----- INQUIRIES -----

SYNCB	7-15-19	1223465	FF		
SYNCB	5-27-19	1223465	FF		
700 CREDIT/LOS REYES A	5-26-19	2155210	AU	UNK	AUT
R&R/RON SMITH BUICK GM	5-18-19	1968634	AU	UNK	AUT
CITI CARDS CBNA	5-05-19	1240750	BC		
UNITED AUTO CREDIT CO	4-30-19	1867067	FA		
HIGH PERFORMANCE CAPIT	4-30-19	1634510	FA		
CREDCO	4-29-19	3903978	ZA		AUT
NOWCOM/WESTLAKE FINANC	4-29-19	1620920	FA	UNK	AUT
WFDS	4-29-19	1512470	FA		
CAPITAL ONE AUTO FIN	4-29-19	1254780	FA		AUT
AURA FINANCIAL/LENDIFY	2-16-19	2327360	FP		
CREDIT PLUS	2-13-19	1971155	FR		R/E
CREDCO	2-12-19	3903978	ZA		AUT
CITI CARDS CBNA	1-28-19	1240750	BC		
NOWCOM/WILSHIRE COMMER	11-21-18	6967820	FA	UNK	AUT
BRDSC/CBNA	10-03-18	1948587	HZ		
COMENITY BANK/PIER 1	7-29-18	1948061	HF		CHG
TBOM/HOME CREDIT US LL	6-24-18	2507367	FF		C/G
TBOM/HOME CREDIT US LL	12-09-17	2507367	FF		C/G
SYNCB	11-08-17	1223465	FF		
BRDSC/CBNA	9-18-17	1948587	HZ		
SPRINT	9-06-17	2445670	UW		
A - L FINANCIAL CORP	7-17-17	3586585	FP	UNK	
FREEWAY FUNDING INC	7-17-17	1112928	FA		
700 CREDIT/PRESTIGE AU	7-15-17	2570503	AU	UNK	AUT
ZINC AUTO FINANCE INC	7-12-17	1935800	FA		
TOP FINANCE COMPANY IN	7-12-17	1638340	FA		
NOWCOM/WESTLAKE FINANC	7-12-17	1620920	FA	UNK	AUT
700 CREDIT/ATWATER AUT	7-12-17	1188931	AU	UNK	AUT
FREEWAY FUNDING INC	7-12-17	1112928	FA		

----- MESSAGES -----

MSG 335: V484NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT
 END -- EXPERIAN