



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/22/19 12:08 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3243
 Name: Ramirez, Leonardo
 Current Address: 4124 Durfee Ave
 El monte CA.91732

RAMIREZGOMEZ , LEONARDO

Also Known As: RAMIREZ,LEONARDO,GOMEZ
SSN: 000-00-3542
Date of Birth: 02/83
Phone:
In File Since: 4/05

Current Address:
 4124 DURFEE AV.
 EL MONTE CA. 91732
Reported 4/05

EMPLOYMENT

SELF EMPLOY GREG ROMERO	Position: CONSTRUCIN	Start:	In File Since: 2/09
GLENDORA, CA.		End:	Effective: 2/09
PREFERRED CONTRACTOR	Position: FRAMER	Start:	In File Since:
		End:	Effective:

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+705	12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 63 Lack of sufficient relevant real estate account information 49 Lack of sufficient relevant bankcard or revolving account information SCORECARD: 10 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: 5	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
Revolving	1	\$0	\$770	\$0	\$0	\$0	100%
Installment	4	\$7,600	\$0	\$5,992	\$0	\$415	n/a
Total	5	\$7,600	\$770	\$5,992	\$0	\$415	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131107940102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$882 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111111
(11 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11

CURACAO (H 083UH001) Account # 512914 Account Rating R01
Type: REVOLVING **Credit Limit:** \$770 **Balance:** \$0 **Opened:** 4/05
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **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
(38 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11

OPORTUNPROG (F 02CX002) Account # 3515583 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,110 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$5,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M264 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**

LENDIFY FIN (F 02G6T001) Account # 131107940101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:** **Date:**

CURACAO (H 083UH001) Account # 5129149600 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/05
Loan Type: INSTALLMENT SALES **High Credit:** \$1,009 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(48 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/22/19	LS FINANCING (FLA2613540 CAL)		
7/12/19	LENDIFY FINA (FNC4076411 CAL)		
7/03/19	LENDIFY FINA (FNC4076411 CAL)		
5/28/19	OPORTUN INC/ (FNC5587633 CAL)		
2/17/18	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/08/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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