



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/23/19 14:22 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2746
 Name: Soto, Jesus
 Current Address: 123 Center street St
 piru CA.93040

SOTOCEJA , JESUSGERARDO

Also Known As:

SOTOCEJA,JESUS,GERARDO
 CEJASOTO,JESUS,GERARDO

SSN: 000-00-0000
 Date of Birth: 05/87

Phone:

In File Since: 8/17

Current Address:

3963 CENTER ST.
 PIRU CA. 93040
 Reported 4/18

Previous Address:

655 MAPLE CT.
 FILLMORE CA. 93015
 Reported 8/17

EMPLOYMENT

BM LABOR COUNTRY INC

Position:

Start:

End:

In File Since: 12/18

Effective: 12/18

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
 INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type

VANTAGESCOR3

Score

+641

Explanation

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
 06 You have too many accounts that were opened recently
 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: | 4 | Inquiries: | 6 |
| Negative Trade Accounts: | 1 | Trade Accounts with Any Historical Negatives: | 1 | Occurrence of Historical Negatives: | 1 | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Installment | 4 | \$3,237 | \$0 | \$2,861 | \$0 | \$200 | n/a |
| Total | 4 | \$3,237 | \$0 | \$2,861 | \$0 | \$200 | |

TRADES

OPORTUNPROG (F 02CX002) Account # 2733097 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111111
(12 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 210572996101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,121 **Opened:** 12/18
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:** 1111X1
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3510074 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$740 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$737 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M49 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2597027 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 4/18
Remarks: CLOSED **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 7/23/19 | LS FINANCING (FLA2613540 CAL) | | |
| 12/29/18 | CURACAO (HLA2456536 CAL) | | |
| 12/18/18 | LENDIFY FINA (FNC4076411 CAL) | | |
| 4/10/18 | OPORTUN/PROG (FNC3435243 CAL) | | |
| 1/09/18 | OPORTUN/PROG (FNC3435243 CAL) | | |
| 8/27/17 | OPORTUN/PROG (FNC3435243 CAL) | | |

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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