



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/22/19 23:38 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Arvizu lopez, Ulises  
 Current Address: 1617 Bell St  
 Sacramento CA.95825

**ARVIZULOPEZ , ULISES FABIAN**

**Also Known As:** **SSN:** 000-00-3829 **Phone:** **In File Since:** 4/19  
**Date of Birth:** 02/85

**Current Address:**  
 1617 BELL ST.  
 SACRAMENTO CA. 95825  
 Reported 4/19

### EMPLOYMENT

**ALL PHASE CONSTRUCTION & ENGINEERING I** **Position:** LABORER **Start:** 8/16 **In File Since:** 7/19  
 CITRUS HEIGHTS, CA. **End:** **Effective:** 7/19

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	9 INQUIRIES IN THE LAST 60 DAYS

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+540</b>	97 You have too few credit accounts 04 The balances on your accounts are too high compared to loan amounts 39 Available credit on your open bankcard or revolving accounts is too low 32 Balances on bankcard or revolving accounts too high compared to credit limits SCORECARD: 03 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)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 1	<b>Inquiries:</b> 10				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	1	\$508	\$500	\$505	\$0	\$25	1%
<b>Total</b>	<b>1</b>	<b>\$508</b>	<b>\$500</b>	<b>\$505</b>	<b>\$0</b>	<b>\$25</b>	

**TRADES**

BK OF AMER (B 01597029)	Account # 9552	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$505	<b>Opened:</b> 3/19
<b>Loan Type:</b> SECURED CREDIT CARD	<b>High Credit:</b> \$508	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(02 Months) 30 60 90	<b>Amount:</b>		<b>Months 1-12:</b> 11
	<b>Date:</b>		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/22/19	LS FINANCING (FLA2613540 CAL)		
7/22/19	LENDIFY FINA (FNC4076411 CAL)		
7/21/19	CAPITAL ONE (BPC3575459 NTL)		
7/20/19	CAPITAL ONE (BPC3575459 NTL)		
7/19/19	APOYO FINANC (FNC6038461 CAL)		
7/15/19	SYNCB/AMAZON (BNY5371284 EAS)		
7/08/19	CAPITAL ONE (BPC3575459 NTL)		
7/03/19	LENDIFY FINA (FNC4076411 CAL)		
7/02/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/19	CAPITAL ONE (BPC3575459 NTL)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)