



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/24/19 12:06 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3417
 Name: garibay, teodoro
 Current Address: 2734 e lanfranco st
 los angeles CA.90033

GARIBAYCONTRERAS , TEODORO

Also Known As: GARIBAY,TEODORO,C
SSN: 000-00-6728
Date of Birth: 03/73
Phone:
In File Since: 12/01

Current Address:
 2734 LANFRANCO ST.
 LOS ANGELES CA. 90033
 Reported 12/10

Previous Address:
 2724 LANFRANCO ST.
 LOS ANGELES CA. 90033
 Reported 12/01

Previous Address:
 2750 LANFRANCO ST.
 LOS ANGELES CA. 90033

EMPLOYMENT

DSD INC	Position:	Start:	In File Since:
		End:	Effective:
DSD TRUCKING COM	Position: FORK LIFT	Start:	In File Since: 12/01
		End:	Effective:

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+564	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 63 Lack of sufficient relevant real estate account information 85 You have too many inquiries on your credit report SCORECARD: 08

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	4	Trades:	11	Inquiries:	29
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	2		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$833	\$800	\$792	\$0	\$60	1%
Installment	9	\$29,338	\$0	\$21,535	\$0	\$1,001	n/a
Closed w/Balance-		n/a	n/a	\$800	\$0	\$0	n/a
Total	11	\$30,171	\$800	\$23,127	\$0	\$1,061	

COLLECTIONS

ERC (Y 26MT002) Account # 201189916 Account Rating O9B
Original Creditor: DISH(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$527 **Opened:** 11/18
Account Type: OPEN **Balance:** \$527 **Paid:**
Responsibility: I **Past Due:** \$527 **Closed:**
Last Payment: **Verified:** 7/19
Update Method: automated

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

UNIVERSAL RE (Y 99ZX001) Account # 902844 Account Rating O9B
Original Creditor: EXPLORER INSURANCE **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$145 **Opened:** 8/13
COMPANY(retail) **Balance:** \$240 **Paid:**
Account Type: OPEN **Past Due:** \$145 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 7/19
Update Method: automated

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

CREDIT COLL (Y 1GZD005) Account # 69531142 Account Rating O9B
Original Creditor: INFINITY GENERAL **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$187 **Opened:** 6/18
INSURANCE **Balance:** \$187 **Paid:**
COM(insurance) **Past Due:** \$187 **Closed:**
Account Type: OPEN **Last Payment:** **Verified:** 7/19
Responsibility: I **Update Method:** automated

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

ALLIED COLL (Y 1Q4B002) Account # D994510N1 Account Rating O9B
Original Creditor: CURACAO(personalServi **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,110 **Opened:** 6/17
ces) **Balance:** \$1,318 **Paid:**
Account Type: OPEN **Past Due:** \$1,318 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 4/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 5270164100 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$800 **Opened:** 11/14
Loan Type: INSTALLMENT SALES **High Credit:** \$800 **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:

TRADES

DEARDENS (H 06471003) Account # 1081157 Account Rating 104
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: INSTALLMENT SALES **High Credit:** \$1,319 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 010X **Last Payment:** **Closed:** 12/16
Responsibility: I **Charge Off:** **Verified:** 12/16
Remarks: CLOSED **Update Method:** automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 12/16 (04) **Payment Pattern** **Months 1-12:** 3211111111
 (09 Months) 30 60 90 **Amount:**
Date: 12/16

BK OF AMER (B 01597029) Account # 2969 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$325 **Opened:** 1/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$325 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN33 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
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
Date:

MABT HCUS (B 02FX6001) Account # 470012000020 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$467 **Opened:** 3/18
Loan Type: CREDIT CARD **High Credit:** \$508 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 7/19
 REPORTED BY GRANTOR **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

LENDIFY FIN (F 02G6T001) Account # 131256313102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,130 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M146 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
 (04 Months) 30 60 90 **Amount:**

WESTLAKE FIN (F 01T9Q001) Account # 9801852 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$11,725 **Opened:** 4/16
Loan Type: AUTOMOBILE **High Credit:** \$18,838 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 065M525 **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
 (37 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1

TRADES

OPORTUNPROG (F 02CX002) Account # 3351669 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,680 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$8,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 041M330 **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 # 2968975 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131256313101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2713955 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2623525 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/24/19	LS FINANCING (FLA2613540 CAL)		
7/22/19	ACE CASH EXP (FHO5134479 SCT)		
7/22/19	CHECK INTO C (FTN5147441 SCT)		
7/07/19	CREDCO (ZCO8256078 CAL)		
5/19/19	SYNCB/AEvisa (BNY3293320 EAS)		
4/15/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
4/12/19	LENDIFY FINA (FNC4076411 CAL)		
3/16/19	ACURA OF ALH (ALA4712748 CAL)		
3/08/19	APOYO FINANC (FNC6038461 CAL)		
2/24/19	OPORTUN/PROG (FNC3435243 CAL)		
2/01/19	LENDIFY FINA (FNC4076411 CAL)		
12/16/18	WONDRIES TOY (ALA4593540 CAL)		
12/03/18	AMEX (BUT3236957 MWB)		
11/20/18	CAPITAL ONE (BPC3575459 NTL)		
11/06/18	CAP ONE (BPC2699824 NTL)		
11/03/18	LENDIFY FINA (FNC4076411 CAL)		
8/27/18	LENDIFY FINA (FNC4076411 CAL)		
8/18/18	OPORTUN/PROG (FNC3435243 CAL)		
6/27/18	LENDIFY FINA (FNC4076411 CAL)		
5/30/18	CBNA (BNY6519225 EAS)		
3/29/18	OPORTUN/PROG (FNC3435243 CAL)		
3/28/18	LENDIFY FINA (FNC4076411 CAL)		
1/25/18	OPORTUN/PROG (FNC3435243 CAL)		
1/22/18	BK OF AMER (BNC2428053 FLA)		
1/22/18	BK OF AMER (BPH3346328 EAS)		
11/26/17	LENDIFY FINA (FNC4076411 CAL)		
11/22/17	BK OF AMER (BPH3346328 EAS)		
10/21/17	STAR WORLD I (HLA5779911 CAL)		
8/17/17	AT&T SERVICE (UCH0003300 CHI)		

REPORT SERVICED BY

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