



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/26/19 17:08 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7583
 Name: Arroyo, Ervin
 Current Address: 12751 S Bradley Ave
 Sylmar CA.91342

ARROYO , ERVIN

Also Known As:

SSN: 000-00-7583
 Date of Birth: 01/91

Phone:

In File Since: 6/10

Current Address:
 12751 BRADLEY AV.
 SYLMAR CA. 91342
 Reported 12/14

Previous Address:
 14830 POLK ST.
 SYLMAR CA. 91342
 Reported 1/13

Previous Address:
 1043 WOODWORTH ST.
 SAN FERNANDO CA. 91340

EMPLOYMENT

RELIEF MART
 AUGORA HILLS, CA.

Position:

Start:

In File Since: 5/19

End:

Effective: 5/17

TAPS RESTAURANT

Position: CASHIER

Start:

In File Since: 12/14

End:

Effective: 12/14

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

6 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

Score

Explanation

VANTAGESCOR3

+486

- 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
 - 71 You have either very few installment loans or too many with delinquencies
- 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:** 2 **Trades:** 16 **Inquiries:** 18

Negative Trade Accounts: 8 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 7

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	9	\$366	\$300	\$305	\$0	\$40	17%
Installment	7	\$12,943	\$0	\$12,477	\$261	\$174	n/a
Total	16	\$13,309	\$300	\$12,782	\$261	\$214	

COLLECTIONS

NCA (Y 9883003) Account # 331285 Account Rating O9P
Original Creditor: RISE(retail) **Remarks:** ACCOUNT INFORMATION
Account Type: OPEN **DISPUTED BY**
Responsibility: I **CONSUMER**
Amount Placed: \$4,450 **Opened:** 12/17
Balance: \$0 **Paid:** 9/18
Past Due: \$0 **Closed:** 9/18
Last Payment: **Verified:** 7/19
Update Method: automated

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

AD ASTRA REC (Y 2BRL001) Account # 6871974 Account Rating O9P
Original Creditor: SPEEDYCASH COM 94 **Remarks:** ACCOUNT INFORMATION
 CA(financial) **DISPUTED BY**
Account Type: OPEN **CONSUMER**
Responsibility: I
Amount Placed: \$300 **Opened:** 5/18
Balance: \$0 **Paid:** 10/18
Past Due: \$0 **Closed:** 10/18
Last Payment: **Verified:** 7/19
Update Method: automated

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

TRADES

CREDITONEBNK (B 054MR013) Account # 444796230498 Account Rating R09
Type: REVOLVING **Credit Limit:** \$950 **Balance:** \$0 **Opened:** 1/16
Loan Type: CREDIT CARD **High Credit:** \$1,421 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 7/19
 REPORTED BY GRANTOR
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

SYNCB/CC DC (B 0999217L) Account # 524306000022 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,250 **Balance:** \$0 **Opened:** 10/16
Loan Type: CREDIT CARD **High Credit:** \$2,274 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/18
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

RISE (F 02E70005) Account # 331285 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 12/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/17
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

DSNB MACYS (D 02A5T001) Account # 603534001579 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$1,300 **Balance:** \$0 **Opened:** 3/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,604 **Past Due:** \$0 **Paid:** 8/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

JPMCB CARD (B 026QK001) Account # 426684146808 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 4/16
Loan Type: CREDIT CARD **High Credit:** \$1,724 **Past Due:** \$0 **Paid:** 8/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/17
Remarks: SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 9/18
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

OPORTUNPROG (F 02CX002) Account # 1705945 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 3/18
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 3/18
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

NC FINANCIAL (F 02E9T001) Account # 2017CA217150070 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$2,690 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 2/18
Remarks: SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 2/18
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

NEWCREDITAM (F 02F54001) Account # NC18080013149 Account Rating I03
Type: INSTALLMENT **Credit Limit:** **Balance:** \$12,477 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$12,943 **Past Due:** \$261 **Paid:**
Responsibility: I **Terms:** 058M174 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 223222211

Late Payments
(09 Months) 6 1 0 30 60 90

Delinquency **Maximum:** 2/19 (03)
Amount: \$261
Date: 2/19

Payment Pattern

TRADES

CB INDIGO (B 022EL023) Account # 510004000574 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$305 **Opened:** 10/17
Loan Type: CREDIT CARD **High Credit:** \$366 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **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
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

CURACAO (H 083UH001) Account # 536859 Account Rating R01
Type: REVOLVING **Credit Limit:** \$858 **Balance:** \$0 **Opened:** 12/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X1111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1111X1111111

SYNCB/CARECR (F 0999206T) Account # 601918342437 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 11/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,519 **Past Due:** \$0 **Paid:** 11/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/16
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXXXXXXXXX
(31 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXX1111
Date: **Months 25-36:** 11111111

CAPITAL ONE (B 01DTV001) Account # 517805972281 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/16
Loan Type: CREDIT CARD **High Credit:** \$227 **Past Due:** \$0 **Paid:** 4/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/17
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**

TARGET/TD (D 06476007) Account # 585975208453 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/16
Loan Type: CREDIT CARD **High Credit:** \$272 **Past Due:** \$0 **Paid:** 1/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/17
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:** **Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 1348699 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 5/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1111
(08 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 5368591700 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: INSTALLMENT SALES **High Credit:** \$926 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 006M **Last Payment:** **Closed:** 8/15
Responsibility: I **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 561445 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 7/13
Remarks: CLOSED **Charge Off:** **Verified:** 7/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/26/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	LENDIFY FINA (FNC4076411 CAL)		
7/26/19	LENDIFY FINA (FNC4076411 CAL)		
7/26/19	LENDIFY FINA (FNC4076411 CAL)		
7/19/19	JORA MANAGEM (FDF5266463 SCT)		
6/14/19	MONEYMART (FPH1401987 EAS)		
6/08/19	ACE CASH EXP (FHO5134479 SCT)		
6/05/19	ACE CASH EXP (FHO5134479 SCT)		
5/31/19	ACE CASH EXP (FHO5134479 SCT)		
5/11/19	ACE CASH EXP (FHO5134479 SCT)		
11/29/18	CREDCO (FCO1207005 CAL)		
9/29/18	L A FED C U (PLA6622100 CAL)		
7/30/18	CROSSRVR/NCA (FLA3538458 CAL)		
12/27/17	L A FED C U (PLA6622100 CAL)		
11/08/17	CAP ONE (BPC2699824 NTL)		
10/25/17	CB INDIGO (BPT4997215 WAS)		
10/25/17	CAP ONE (BPC2699824 NTL)		
8/05/17	RISE (FDF2218518 SCT)		

REPORT SERVICED BY

TRANSUNION
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)