



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/28/19 01:28 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: flores , Juan
 Current Address: 3839 N Baldwin Ave 103
 El monte CA.91731

MORALES , JUAN CARLOS

Also Known As: MORALESFLORES,JUAN,CARLOS GONZALEZ,CARLOS
SSN: 000-00-2134
Date of Birth: 10/79
Phone:
In File Since: 11/99

Current Address: 4107 ROWLAND AV. EL MONTE CA. 91731
Reported 4/13
Previous Address: 3839 BALDWIN AV. #103. EL MONTE CA. 91731
Reported 8/02
Previous Address: 3836 BALDWIN AV. EL MONTE CA. 91731

EMPLOYMENT

FLEX RAKE	Position: MANAGER OPERITOR	Start: 9/07 End:	In File Since: 9/14 Effective: 9/14
COAST SPORTWEAR INC LOS ANGELES, CA.	Position: OPERATOR	Start: End:	In File Since: 10/09 Effective: 10/09

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+551	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 63 Lack of sufficient relevant real estate account information 07 You have too many delinquent or derogatory accounts SCORECARD: 01 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: 1	Trades: 17	Inquiries: 2				
Negative Trade Accounts: 7	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 18					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$1,374	\$592	\$416	\$0	\$25	30%
Installment	12	\$49,597	\$0	\$9,056	\$0	\$545	n/a
Closed w/Balance-		n/a	n/a	\$1,817	\$1,817	\$0	n/a
Total	17	\$50,971	\$592	\$11,289	\$1,817	\$570	

COLLECTIONS

DCMA (Y 2D2C001)	Account # 61812720	Account Rating O9B
Original Creditor: PH FINANCIAL(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$315
Account Type: OPEN		Balance: \$315
Responsibility: I		Past Due: \$315
		Last Payment:
		Opened: 9/18
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

DSNB MACYS (D 02A5T001)	Account # 44060505	Account Rating R09
Type: REVOLVING	Credit Limit: \$1,400	Balance: \$1,817
Loan Type: CHARGE ACCOUNT	High Credit: \$1,817	Past Due: \$1,817
Responsibility: I	Terms:	Last Payment:
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:
		Opened: 11/08
		Paid:
		Closed: 3/15
		Verified: 7/19
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

SYNCB/SAMS (D 0235046S)	Account # 771410027589	Account Rating R09
Type: REVOLVING	Credit Limit: \$1,400	Balance: \$0
Loan Type: CHARGE ACCOUNT	High Credit: \$1,399	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
		Opened: 2/06
		Paid:
		Closed: 8/15
		Verified: 3/16
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

OportunProg (F 02CXy002)	Account # 1200339	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$1,461	Past Due: \$0
Responsibility: I	Terms: 017M	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
		Opened: 3/15
		Paid:
		Closed: 10/15
		Verified: 10/15
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

KIA MTR FIN (F 029M2001)	Account # 20170508822464	Account Rating I9P
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: AUTOMOBILE	High Credit: \$33,153	Past Due: \$0
Responsibility: C	Terms: 072M	Last Payment:
Remarks: PAID IN FULL - WAS A CHARGE OFF		Charge Off:
		Opened: 5/17
		Paid:
		Closed: 4/19
		Verified: 4/19
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

TRADES

CURACAO (H 083UH001) Account # 59825 Account Rating R05
Type: REVOLVING **Credit Limit:** \$92 **Balance:** **Opened:** 8/02
Loan Type: CHARGE ACCOUNT **High Credit:** \$958 **Past Due:** **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** 4/16 (05) **Payment Pattern** **Months 1-12:**
 (48 Months) 30 60 90 **Amount:**
Date: 4/16

CURACAO (H 083UH001) Account # 598252500 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 8/02
Loan Type: INSTALLMENT SALES **High Credit:** \$2,572 **Past Due:** **Paid:**
 CONTRACT **Terms:** 011M65 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** 4/16 (05) **Payment Pattern** **Months 1-12:**
 (48 Months) 30 60 90 **Amount:**
Date: 4/16

CREDITONEBNK (B 054MR013) Account # 444796243356 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$416 **Opened:** 11/18
Loan Type: CREDIT CARD **High Credit:** \$416 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (08 Months) 30 60 90 **Amount:** 11111111
Date:

KIA MTR FIN (F 029M2001) Account # 20141000867583 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,056 **Opened:** 9/14
Loan Type: AUTOMOBILE **High Credit:** \$32,629 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M545 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 16 2 0 **Delinquency** **Maximum:** 9/18 (03) **Payment Pattern** **Months 1-12:** 111123223211
 (48 Months) 30 60 90 **Amount:** \$706 **Months 13-24:** 121211222221
Date: 9/18 **Months 25-36:** 112211111111
Months 37-48: 222111111111

KIA MTR FIN (F 029M2001) Account # 20160104771251 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: AUTOMOBILE **High Credit:** \$30,007 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 075M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

TRADES

KIA MTR FIN (F 029M2002) Account # 1513041346 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:**
Loan Type: AUTO LEASE **High Credit:** \$14,396 **Past Due:** **Opened:** 3/15
Responsibility: I **Terms:** 048M300 **Last Payment:** **Paid:**
Remarks: **Charge Off:** **Closed:**
Verified: 2/16
Update Method: automated
Months 1-12: 1111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1061858 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$1,475 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 3/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/15
Update Method: automated
Months 1-12: 111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 874246 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$1,155 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Months 1-12: X1111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(05 Months) 30 60 90 **Amount:**
Date:

KIA MTR FIN (F 029M2001) Account # 20130305844510 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: AUTOMOBILE **High Credit:** \$23,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(19 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 730445 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 018M **Last Payment:** **Closed:** 5/14
Remarks: CLOSED **Charge Off:** **Verified:** 5/14
Update Method: automated
Months 1-12: 111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 611269 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 012M **Last Payment:** **Closed:** 10/13
Remarks: CLOSED **Charge Off:** **Verified:** 10/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

WESTLAKE FIN (F 01T9Q001) Account # 475203 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/08
Loan Type: AUTOMOBILE **High Credit:** \$9,128 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 036M **Last Payment:** **Closed:** 1/12
Remarks: CLOSED **Charge Off:** **Verified:** 1/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(35 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111

CITI (B 064DB002) Account # 542418100617 Account Rating RUR
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 10/08
Loan Type: CREDIT CARD **High Credit:** \$684 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/15
Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/28/19	LS FINANCING (FLA2613540 CAL)		
3/11/19	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

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