



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/30/19 18:00 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5659
 Name: balderrama, jorge
 Current Address: 10665 n lower azusa rd temple city CA.91780

BALDERRAMATORRES , JORGE

Also Known As: BALDERRAMA,JORGE SSN: 000-00-0000 Phone: In File Since: 4/09
 Date of Birth: 08/84

Current Address:
 10665 LOWER AZUSA RD.
 TEMPLE CITY CA. 91780
 Reported 8/15

Previous Address:
 2656 MILLET AV.
 EL MONTE CA. 91733
 Reported 4/09

EMPLOYMENT

EARTH TEXTILE DEVELOPMENT Position: Start: In File Since: 4/09
 LA PUENTE, CA. End: Effective: 4/09

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+511	05 Too many of the delinquencies on your accounts are recent 12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information 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: 8	Inquiries: 3				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 4					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	8	\$1,564	\$0	\$738	\$0	\$99	n/a
Total	8	\$1,564	\$0	\$738	\$0	\$99	

TRADES

OPORTUNPROG (F 02CX002) Account # 2738400 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$738 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$1,564 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M99 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 5/19 (03) **Payment Pattern** **Months 1-12:** 321111111111
(13 Months) 30 60 90 **Amount:** \$198 **Months 13-24:** 1
Date: 5/19

OPORTUNPROG (F 02CX002) Account # 1995065 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 4/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 221111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 1688626 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 12/16
Remarks: CLOSED **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1431787 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$742 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **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:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 5231863100 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/09
Loan Type: INSTALLMENT SALES **High Credit:** **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account #812710 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/14
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 7/15
Remarks: CLOSED **Charge Off:** **Verified:** 7/15
Update Method: automated
Months 1-12: 11XX11XXX11X
Months 13-24: X1111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(17 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account #644104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/13
Loan Type: UNSECURED **High Credit:** \$1,155 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 1/14
Remarks: CLOSED **Charge Off:** **Verified:** 1/14
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account #522106 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 4/13
Remarks: CLOSED **Charge Off:** **Verified:** 4/13
Update Method: automated
Months 1-12: 11X111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/30/19	LS FINANCING (FLA2613540 CAL)		
7/30/19	LENDIFY FINA (FNC4076411 CAL)		
3/02/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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