



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/31/19 16:36 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-6622  
 Name: astorga, ruben  
 Current Address: 767 e cholla rd  
 chula vista CA.91910

### ASTORGAAMBRIZ , RUBEN

#### Also Known As:

ASTORGA,RUBEN  
 AMBRIZASTORGA,RUBEN

SSN: 000-00-8558  
 Date of Birth: 12/69

Phone:

In File Since: 3/06

#### Current Address:

2034 CANYON DR. #4.  
 OCEANSIDE CA. 92054  
 Reported 7/07

#### Previous Address:

1347 MARQUETTE ST. #3.  
 OCEANSIDE CA. 92054  
 Reported 3/06

#### Previous Address:

767 CHOLLA RD.  
 CHULA VISTA CA. 91910

### EMPLOYMENT

HOLIDAY INN CARLSBAD

Position: MAINT

Start:  
 End:

In File Since: 5/16  
 Effective: 6/16

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

+572

#### Explanation

12 The date that you opened your oldest account is too recent  
 95 You have too many collection agency accounts that are unpaid  
 07 You have too many delinquent or derogatory accounts  
 76 You have insufficient credit history on installment loans  
 SCORECARD: 06  
 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: 3 Trades: 3 Inquiries: 17

Negative Trade Accounts: 1 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	3	\$1,400	\$0	\$867	\$0	\$125	n/a
Closed w/Balance-		n/a	n/a	\$1,211	\$1,045	\$0	n/a
<b>Total</b>	<b>3</b>	<b>\$1,400</b>	<b>\$0</b>	<b>\$2,078</b>	<b>\$1,045</b>	<b>\$125</b>	

**COLLECTIONS**

CREDIT COLL (Y 1GZD005) Account # 66099124 Account Rating O9B  
**Original Creditor:** INFINITY INSURANCE COMPANY(insurance) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$147 **Balance:** \$109 **Past Due:** \$109  
**Responsibility:** I **Last Payment:** **Opened:** 8/17 **Paid:** **Closed:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Amount:** **Date:** **Payment Pattern** **Start Date:**

TSC ACTS REC (Y 64ZA001) Account # 133551 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$375 **Balance:** \$547 **Past Due:** \$547  
**Responsibility:** I **Last Payment:** **Opened:** 8/15 **Paid:** **Closed:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Amount:** **Date:** **Payment Pattern** **Start Date:**

AD ASTRA REC (Y 2BRL001) Account # 3790134 Account Rating O9B  
**Original Creditor:** SPEEDYCASH COM 94 CA(financial) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$315 **Balance:** \$315 **Past Due:** \$315  
**Responsibility:** I **Last Payment:** **Opened:** 6/14 **Paid:** **Closed:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Amount:** **Date:** **Payment Pattern** **Start Date:**

**TRADES**

MGAUTFIN (F 02E9K002) Account # 17073 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,211 **Opened:** 5/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,577 **Past Due:** \$1,045 **Paid:**  
**Responsibility:** C **Terms:** 066M **Last Payment:** **Closed:** 2/17 **Verified:** 6/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:** **Date:**

LENDIFY FIN (F 02G6T001) Account # 131550398102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$867 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M125 **Last Payment:** **Closed:** **Verified:** 6/19  
**Remarks:** **Charge Off:** **Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (06 Months) 0 0 0 30 60 90 **Amount:** **Date:**

**TRADES**

LENDIFY FIN (F 02G6T001)	Account # 131550398101	Account Rating	101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 11/18
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,000	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 011M	<b>Last Payment:</b>	<b>Closed:</b> 12/18
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 12/18
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> 1
(01 Months) 30 60 90	<b>Amount:</b>		
	<b>Date:</b>		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/31/19	LS FINANCING (FLA2613540 CAL)		
4/30/19	SYNCB/JCP (NNY1212672 EAS)		
4/18/19	LENDIFY FINA (FNC4076411 CAL)		
3/18/19	SYNCB/LOWES (NNY2120170 EAS)		
3/17/19	SYNCB/WALMRT (NNY1212732 EAS)		
3/02/19	LENDIFY FINA (FNC4076411 CAL)		
3/01/19	CHECKNGO/AXF (FCI1430459 DAY)		
2/28/19	LS FINANCING (FLA2613540 CAL)		
1/14/19	CAP ONE (BPC2699824 NTL)		
12/31/18	CBNA/THD (HCH2286399 CHI)		
12/26/18	LENDIFY FINA (FNC4076411 CAL)		
11/30/18	SYNCB/WALMRT (NNY1212732 EAS)		
11/29/18	CBNA/THD (HCH2286399 CHI)		
11/28/18	LENDIFY FINA (FNC4076411 CAL)		
9/08/18	OPORTUN/PROG (FNC3435243 CAL)		
11/24/17	OPORTUN/PROG (FNC3435243 CAL)		
8/16/17	MDG USA (HNY2052915 EAS)		

**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)