



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/01/19 00:38 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Galdamez, jose  
 Current Address: 511 n 12th st  
 santa paula CA.93060

**GALDAMEZ SR, JOSE F.**

**Also Known As:** GALDAMEZIGUARDIA,JOSE,FRANCI S  
**SSN:** 000-00-6922  
**Date of Birth:** 06/79  
**Phone:**  
**In File Since:** 9/11

**Current Address:**  
 511 N. 12TH ST.  
 SANTA PAULA CA. 93060  
 Reported 9/14

**Previous Address:**  
 441 SYCAMORE ST. #C.  
 SANTA PAULA CA. 93060  
 Reported 9/11

**Previous Address:**  
 511 N. 12TH ST 511 N 12TH ST.  
 SANTA PAULA CA. 93060

### SCORING

**Type** **Score** **Explanation**  
**VANTAGESCOR3** **+725**  
 12 The date that you opened your oldest account is too recent  
 14 Lack of sufficient credit history  
 63 Lack of sufficient relevant real estate account information  
 16 The total of all balances on your open accounts is too high  
 SCORECARD: 10  
 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 14	<b>Inquiries:</b> 3				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 2	<b>Occurrence of Historical Negatives:</b> 7					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	8	\$3,240	\$3,151	\$1,096	\$0	\$178	65%
<b>Installment</b>	6	\$25,264	\$0	\$17,293	\$0	\$508	n/a
<b>Total</b>	<b>14</b>	<b>\$28,504</b>	<b>\$3,151</b>	<b>\$18,389</b>	<b>\$0</b>	<b>\$686</b>	

### COLLECTIONS

ERC (Y 26MT002) Account # 10449280 Account Rating 09P  
**Original Creditor:** ATT **Remarks:** PAID COLLECTION **Amount Placed:** \$175 **Opened:** 8/18  
 DIRECTV(cableOrCellular) **Balance:** \$0 **Paid:** 3/19  
**Account Type:** OPEN **Past Due:** \$0 **Closed:** 3/19  
**Responsibility:** I **Last Payment:** **Verified:** 3/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

TRADES

CITI (B 064DB002) Account # 542418134926 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$900 **Balance:** \$0 **Opened:** 1/19  
**Loan Type:** CREDIT CARD **High Credit:** \$487 **Past Due:** \$0 **Paid:** 6/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

FRD MOTOR CR (F 03796761) Account # 55685364 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$16,213 **Opened:** 11/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$21,351 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M333 **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:** 111111X1  
**Date:**

DN RBRT0 JWL (J 0956X015) Account # 7209 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$999 **Opened:** 2/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN150 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

CBNA (B 06256492) Account # 512106531007 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$751 **Balance:** \$97 **Opened:** 6/19  
**Loan Type:** CREDIT CARD **High Credit:** \$117 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN28 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**

CBNA (B 0292F031) Account # 426938006978 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** CREDIT CARD **High Credit:** \$836 **Past Due:** \$0 **Paid:** 6/19  
**Responsibility:** I **Terms:** **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  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

TRADES

WF BANK NA (B 021GJ631) Account # 577442138009 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 1/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,106 **Past Due:** \$0 **Paid:** 10/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/19  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

ONEMAIN (F 02FRQ001) Account # 1174305020971307 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,080 **Opened:** 1/17  
**Loan Type:** SECURED **High Credit:** \$3,913 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M175 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (28 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1111

OPORTUNPROG (F 02CX002) Account # 2527824 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 1/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (12 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796230409 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$450 **Balance:** \$0 **Opened:** 1/16  
**Loan Type:** CREDIT CARD **High Credit:** \$412 **Past Due:** \$0 **Paid:** 8/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/17  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (24 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111

OPORTUNPROG (F 02CX002) Account # 1997581 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 7/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111  
**Date:**

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805978084 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** CREDIT CARD **High Credit:** \$325 **Past Due:** \$0 **Paid:** 3/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/17  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 3/17  
**Update Method:** automated  
**Late Payments** 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111111  
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 2112111  
**Date:**

ONEMAIN FI (F 02DCM001) Account # 6070522017178327 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$3,913 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M **Last Payment:** **Closed:** 2/17  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1255473 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 10/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111X1X1  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

BK OF AMER (B 01597029) Account # 1203 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 9/11  
**Loan Type:** CREDIT CARD **High Credit:** \$543 **Past Due:** \$0 **Paid:** 4/15  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/14  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/15  
**Update Method:** automated  
**Late Payments** 2 2 0 **Delinquency** **Maximum:** 11/14 (03) **Payment Pattern** **Months 1-12:** 113213211111  
(44 Months) 30 60 90 **Amount:** \$69 **Months 13-24:** 111111111111  
**Date:** 11/14 **Months 25-36:** 111111111111  
**Months 37-48:** 11111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
2/09/19	DN RBRTO JWJ (JLA2010111 CAL)		
11/25/17	FIFTH THIRD (BCI1780815 DAY)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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