



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/06/19 12:24 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6570
 Name: Contreras , Heber
 Current Address: 250 s 204
 los angeles CA.90004

TRANSUNION CONSUMER CREDIT REPORT

CONTRERAS , HEBER

Also Known As: CONTRERAS,HEBER,ANTONIO **SSN:** 000-00-4865 **Phone:** **In File Since:** 4/15
Date of Birth: 05/85

Current Address:
 250 S. CATALINA ST. #204.
 LOS ANGELES CA. 90004
Reported 4/15

EMPLOYMENT

MGA ELECTRIC CORP RESEDA, CA.	Position: LABOR WORK	Start: End:	In File Since: 12/17 Effective: 1/18
O.M.D. MARKETING INC RESEDA, CA.	Position: TECHNICIAN	Start: End:	In File Since: 5/15 Effective: 6/15

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+569	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 11 The total of your delinquent or derogatory account balances 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)

Public Records: 0	Collections: 0	Trades: 5	Inquiries: 6				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$445	\$500	\$405	\$0	\$25	19%
Installment	4	\$10,788	\$0	\$995	\$0	\$328	n/a
Closed w/Balance-		n/a	n/a	\$6,953	\$2,590	\$0	n/a
Total	5	\$11,233	\$500	\$8,353	\$2,590	\$353	

TRADES

OPORTUNPROG (F 02CX002) Account # 1936740 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,590 **Opened:** 10/16

Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$2,590 **Paid:**

Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 7/17

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19

Update Method: automated

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

Amount: **Date:**

LENDIFY FIN (F 02G6T001) Account # 124078919101 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,363 **Opened:** 12/16

Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 9/17

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19

Update Method: automated

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

Amount: **Date:**

RELIANT FINC (F 063BB001) Account # 16057586 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$995 **Opened:** 5/15

Loan Type: AUTOMOBILE **High Credit:** \$10,788 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 048M328 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 7/19

Update Method: automated

Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111

Amount: **Date:** **Months 13-24:** 111111111111

Months 25-36: 111111111111

Months 37-48: 111111111111

CAPITAL ONE (B 01DTV001) Account # 517805771624 Account Rating R01

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$405 **Opened:** 12/18

Loan Type: CREDIT CARD **High Credit:** \$445 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 7/19

Update Method: automated

Late Payments (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111

Amount: **Date:**

OPORTUNPROG (F 02CX002) Account # 1345021 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15

Loan Type: UNSECURED **High Credit:** \$2,290 **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 (13 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111X1X1

Amount: **Date:** **Months 13-24:** 1

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/06/19	LS FINANCING (FLA2613540 CAL)		
11/21/18	CAP ONE (BPC2699824 NTL)		
10/20/18	BK OF AMER (BPH3346328 EAS)		
9/20/18	LENDIFY FINA (FNC4076411 CAL)		
9/09/18	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/03/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)