



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/07/19 11:53 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: rodriguez, Gerardo  
 Current Address: 10339 Bartee Ave  
 Arleta CA.91331

**ALCALA SR, GERARDO**

**Also Known As:**

RODRIGUEZ,GERARDO

**SSN:** 000-00-8280  
**Date of Birth:** 09/61

**Phone:**

**In File Since:** 10/88

**Current Address:**  
 10339 BARTEE AV.  
 ARLETA CA. 91331  
 Reported 5/10

**Previous Address:**  
 10339 VARTEE AV.  
 ARLETA CA. 91331  
 Reported 7/10

**Previous Address:**  
 5938 S. VAN NESS AV.  
 LOS ANGELES CA. 90047

### EMPLOYMENT

**LA COUNTY PUBLIC WORKS**

**Position:** MAINTENANC

**Start:**

**In File Since:** 8/12

**End:**

**Effective:** 8/12

**JIMMIE WEST**

**Position:** INSTALADOR

**Start:**

**In File Since:** 12/10

**End:**

**Effective:** 12/10

### SCORING

**Type**

**Score**

**Explanation**

**VANTAGESCOR3**

**+614**

- 04 The balances on your accounts are too high compared to loan amounts
  - 12 The date that you opened your oldest account is too recent
  - 32 Balances on bankcard or revolving accounts too high compared to credit limits
  - 71 You have either very few installment loans or too many with delinquencies
- 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:** 1      **Trades:** 20      **Inquiries:** 3

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	15	\$15,179	\$19,210	\$10,976	\$0	\$410	43%
<b>Installment</b>	1	\$870	\$0	\$0	\$0	\$0	n/a
<b>Mortgage</b>	3	\$365,349	\$0	\$361,641	\$0	\$1,772	n/a
<b>Open</b>	1	\$0	\$0	\$1,003	\$0	\$0	0%
<b>Total</b>	<b>20</b>	<b>\$381,398</b>	<b>\$19,210</b>	<b>\$373,620</b>	<b>\$0</b>	<b>\$2,182</b>	

**COLLECTIONS**

CBE GROUP (Y 1AHA004) Account # 2129764934 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATIONS(retail ) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$111 **Opened:** 6/19  
**Account Type:** OPEN **Past Due:** \$111 **Paid:**  
**Responsibility:** I **Last Payment:** **Closed:**  
**Verified:** 7/19

**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

SYNCB/AMAZON (D 0235064K) Account # 604578110706 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$290 **Balance:** \$244 **Opened:** 4/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$534 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN27 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19

**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(27 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:**

SYNCB/NETWRK (B 0561R006) Account # 650172331856 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 10/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,021 **Past Due:** \$0 **Paid:** 11/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19

**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(45 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:**

CCB/CHLDPLCE (C 01NZ8328) Account # 578097110698 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,080 **Balance:** \$467 **Opened:** 8/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$782 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN24 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19

**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111111111

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(23 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:**

CB/VICSCRT (C 016US001) Account # 585637532944 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19

**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 11111

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(17 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:**

TRADES

TARGET/TD (D 06476007) Account # 585975201804 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,700 **Balance:** \$1,473 **Opened:** 3/14  
**Loan Type:** CREDIT CARD **High Credit:** \$1,922 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN85 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111112111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

SYNCB/GAP (C 0235058F) Account # 601859519581 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 10/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$195 **Past Due:** \$0 **Paid:** 9/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (33 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111

SYNCB/CCPPBY (F 0999218N) Account # 650159012148 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,200 **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/19  
**Remarks:** INACTIVE ACCOUNT **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (17 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111

SYNCB/WALMAR (D 0235057X) Account # 603220361287 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,230 **Balance:** \$1,171 **Opened:** 11/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,594 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN38 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (32 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111

CBNA (B 06256492) Account # 512106524386 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$4,000 **Balance:** \$4,417 **Opened:** 4/17  
**Loan Type:** CREDIT CARD **High Credit:** \$4,417 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN139 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (27 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111

TRADES

CITI (B 064DB040) Account # 410039005608 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$3,000 **Balance:** \$2,977 **Opened:** 7/17  
**Loan Type:** CREDIT CARD **High Credit:** \$3,120 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN70 **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  
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

BBY/CBNA (H 0292F014) Account # 603535132574 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$227 **Opened:** 9/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$827 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN27 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/LOW (L 0235041J) Account # 798192705473 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$160 **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$598 **Past Due:** \$0 **Paid:** 3/19  
**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  
(26 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11

SHELLPOINT (F 02DAY002) Account # 578197335 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$361,641 **Opened:** 2/08  
**Loan Type:** CONVENTIONAL REAL **High Credit:** \$365,349 **Past Due:** \$0 **Paid:**  
ESTATE MORTGAGE **Terms:** 528M1772 **Last Payment:** **Closed:**  
**Responsibility:** C **Charge Off:** **Verified:** 6/19  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(24 Months) 30 60 90 **Amount:**

FAMILY LA CO (V 065DK001) Account # 20000000080 Account Rating O01  
**Type:** OPEN **Credit Limit:** **Balance:** \$1,003 **Opened:** 12/12  
**Loan Type:** CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11X1111111111  
**Months 37-48:** 1111111111

TRADES

RUSHMORE LMS (F 02D5T001)		Account # 1027600060187		Account Rating M01	
<b>Type:</b> MORTGAGE	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 2/08		
<b>Loan Type:</b> CONVENTIONAL REAL ESTATE MORTGAGE	<b>High Credit:</b> \$384,720	<b>Past Due:</b> \$0	<b>Paid:</b>		
<b>Responsibility:</b> C	<b>Terms:</b> 528M	<b>Last Payment:</b>	<b>Closed:</b> 4/17		
<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER		<b>Charge Off:</b>	<b>Verified:</b> 4/17		
<b>Late Payments</b> (21 Months)	0 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
	30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 111111111111	<b>Months 13-24:</b> 111111111
			<b>Date:</b>		
SYNCB/GAP (C 0235058F)		Account # 601859538069		Account Rating R01	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$800	<b>Balance:</b> \$0	<b>Opened:</b> 5/09		
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$317	<b>Past Due:</b> \$0	<b>Paid:</b> 11/10		
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 12/12		
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 1/16		
<b>Late Payments</b> (48 Months)	0 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
	30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 111111111111	<b>Months 13-24:</b> 111111111111
			<b>Date:</b>	<b>Months 25-36:</b> 111111111111	<b>Months 37-48:</b> 111111111111
BSI MTG (F 01MTH001)		Account # 370328273		Account Rating M01	
<b>Type:</b> MORTGAGE	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 2/08		
<b>Loan Type:</b> CONVENTIONAL REAL ESTATE MORTGAGE	<b>High Credit:</b> \$365,350	<b>Past Due:</b> \$0	<b>Paid:</b>		
<b>Responsibility:</b> C	<b>Terms:</b> 480M	<b>Last Payment:</b>	<b>Closed:</b> 4/15		
<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER		<b>Charge Off:</b>	<b>Verified:</b> 4/15		
<b>Late Payments</b> (32 Months)	0 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
	30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 111111111111	<b>Months 13-24:</b> 111111111111
			<b>Date:</b>	<b>Months 25-36:</b> 111111111	
CURACAO (H 083UH001)		Account # 515870		Account Rating R01	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$4,000	<b>Balance:</b> \$0	<b>Opened:</b> 4/06		
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$0	<b>Past Due:</b> \$0	<b>Paid:</b> 1/12		
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b>		
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 2/12		
<b>Late Payments</b> (30 Months)	0 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
	30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 111111111111	<b>Months 13-24:</b> 111111111111
			<b>Date:</b>	<b>Months 25-36:</b> 1111X1	
CURACAO (H 083UH001)		Account # 5158705000		Account Rating I01	
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b>	<b>Opened:</b> 4/06		
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$870	<b>Past Due:</b>	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b> 001M72	<b>Last Payment:</b>	<b>Closed:</b>		
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 2/12		
<b>Late Payments</b> (48 Months)	0 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
	30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 111111111111	
			<b>Date:</b>		

**TRADES**

SYNCB/CHEVRO (O 0235064X)	Account # 706159102712	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$2,300	<b>Balance:</b>	<b>Opened:</b> 4/04
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$1,190	<b>Past Due:</b>	<b>Paid:</b>
<b>Responsibility:</b> A	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 12/09
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(32 Months) 30 60 90	<b>Amount:</b>	<b>Months 1-12:</b> 111111111111	<b>Months 13-24:</b> 111111111111
	<b>Date:</b>	<b>Months 25-36:</b> 11111111	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
8/07/19	LS FINANCING (FLA2613540 CAL)		
12/01/17	L A FED C U (PLA6622100 CAL)		
10/04/17	L A FED C U (PLA6622100 CAL)		

**REPORT SERVICED BY**

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