



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/07/19 19:43 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Gonzalez, Edgar  
 Current Address: 1723 E Livingston Ln  
 Richmond CA.94801

**GONZALEZMURILLO , EDGAR LEONEL**

**Also Known As:** GONZALEZ,EDGAR,LEONEL  
**SSN:** 000-00-6611  
**Phone:**  
**Date of Birth:** 04/85  
**In File Since:** 8/11

**Current Address:**  
 1723 LIVINGSTON LN.  
 RICHMOND CA. 94801  
**Reported 2/16**

**Previous Address:**  
 15694 CRESTWOOD DR. #162.  
 SAN PABLO CA. 94806  
**Reported 8/11**

**Previous Address:**  
 368 SILVER AV.  
 RICHMOND CA. 94801

### EMPLOYMENT

<b>GORMAN PIPELINE INC</b> SAN FRANCISCO, CA.	<b>Position:</b> EMPLOYEE	<b>Start:</b> 10/15 <b>End:</b>	<b>In File Since:</b> 3/17 <b>Effective:</b> 3/17
<b>PLAN HAZARDOUS</b>	<b>Position:</b> LABOR	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 5/16 <b>Effective:</b> 5/16

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+530</b>	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts 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)

<b>Public Records:</b> 0	<b>Collections:</b> 4	<b>Trades:</b> 7	<b>Inquiries:</b> 12				
<b>Negative Trade Accounts:</b> 3	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 1					
	<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>	3	\$3,030	\$3,126	\$234	\$0	\$25	93%
<b>Closed w/Balance-</b>		n/a	n/a	\$1,910	\$889	\$0	n/a
<b>Total</b>	<b>7</b>	<b>\$3,030</b>	<b>\$3,126</b>	<b>\$2,144</b>	<b>\$889</b>	<b>\$25</b>	

**COLLECTIONS**

RASHCURTIS (Y 2GTU001) Account # 6131460002509645 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$376 **Opened:** 9/15  
**Account Type:** OPEN **Balance:** \$569 **Paid:**  
**Responsibility:** I **Past Due:** \$569 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

AD ASTRA REC (Y 2BRL001) Account # 7640280 Account Rating O9B  
**Original Creditor:** SPEEDYCASH COM 94 CA(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$300 **Opened:** 2/19  
**Account Type:** OPEN **Balance:** \$300 **Paid:**  
**Responsibility:** I **Past Due:** \$300 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

ERC (Y 26MT002) Account # 192209416 Account Rating O9B  
**Original Creditor:** COMCAST CABLE COMMUNICATIONS(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$390 **Opened:** 2/18  
**Account Type:** OPEN **Balance:** \$390 **Paid:**  
**Responsibility:** I **Past Due:** \$390 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

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

CREDIT COLL (Y 1GZD005) Account # 72532680 Account Rating O9B  
**Original Creditor:** PROGRESSIVE(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$102 **Opened:** 1/19  
**Account Type:** OPEN **Balance:** \$102 **Paid:**  
**Responsibility:** I **Past Due:** \$102 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

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

**TRADES**

LENDIFY FIN (F 02G6T001) Account # 106083098103 Account Rating IO9  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,021 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 7/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19  
**Update Method:** automated

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

TRADES

JPMCB CARD (B 026QK001) Account # 426684130342 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$889 **Opened:** 9/12  
**Loan Type:** CREDIT CARD **High Credit:** \$940 **Past Due:** \$889 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/14  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/18  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

HC ROYA (F 02919003) Account # 2220 Account Rating R03  
**Type:** REVOLVING **Credit Limit:** \$2,826 **Balance:** **Opened:** 9/11  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,726 **Past Due:** **Paid:**  
 CONTRACT **Terms:** **Last Payment:** **Closed:**  
**Responsibility:** C **Charge Off:** **Verified:** 4/13  
**Remarks:** **Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** 4/13 (03) **Payment Pattern** **Months 1-12:** 211111111111  
 (14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:** 4/13

BK OF AMER (B 01597029) Account # 0874 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$234 **Opened:** 4/19  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$304 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
 (02 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 106083098102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 11/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
 (02 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 300953 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/11  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
 (08 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OportunProg (F 02CX002)		Account # 216784	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 6/10
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$945	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 012M	<b>Last Payment:</b>	<b>Closed:</b> 4/11
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 4/11
			<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Months 1-12:</b>
30 60 90			

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
8/07/19	LS FINANCING (FLA2613540 CAL)		
8/06/19	LENDIFY FINA (FNC4076411 CAL)		
8/04/19	SYNCB/PPC (BMA2450957 EAS)		
4/25/19	BRCLYSBANKDE (BWL3390354 WIL)		
10/04/18	CAP ONE (BPC2699824 NTL)		
9/20/18	PRESTIGE FIN (FUT2467142 MWB)		
7/09/18	SYNCB/AMAZON (BNY5371284 EAS)		
2/10/18	SYNCB/ ZULIL (DNY1656339 EAS)		
11/27/17	LENDIFY FINA (FNC4076411 CAL)		
10/11/17	BRCLYSBANKDE (BWL3390354 WIL)		
9/03/17	AAT CAPITAL (FLA3354242 CAL)		
9/01/17	AAT CAPITAL (FLA3354242 CAL)		

**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)