



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/09/19 01:06 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Castaneda, Juan
 Current Address: 4401 N Manchester Ave 79
 Stockton CA.95207

CASTANEDA , JUAN I.

Also Known As:

CASTANEDA,JUAN,IGNACIO
 CASTANEDAVALOS,JUAN,IGNACI
 O

SSN: 000-00-8710
Date of Birth: 09/70

Phone:

In File Since: 3/03

Current Address:

4401 MANCHESTER AV. #79.
 STOCKTON CA. 95207

Reported 3/03

EMPLOYMENT

CUTTER LUMBER
 STOCKTON, CA.

Position: LABORER

Start: 1/95
End:

In File Since: 3/17
Effective: 3/17

SCORING

Type

VANTAGESCOR3

Score
+601

Explanation

- 12 The date that you opened your oldest account is too recent
- 07 You have too many delinquent or derogatory accounts
- 95 You have too many collection agency accounts that are unpaid
- 63 Lack of sufficient relevant real estate account information

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:** 2 **Trades:** 16 **Inquiries:** 4

Negative Trade Accounts: 5 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$0	\$500	\$0	\$0	\$0	100%
Installment	9	\$17,781	\$0	\$4,403	\$0	\$718	n/a
Closed w/Balance-		n/a	n/a	\$4,558	\$4,435	\$0	n/a
Total	16	\$17,781	\$500	\$8,961	\$4,435	\$718	

COLLECTIONS

PORTFOLIO RC (Y 1KSE003) Account # 5856375311616841 Account Rating O9B
Original Creditor: COMENITY **Remarks:** PLACED FOR **Amount Placed:** \$423 **Opened:** 6/18
 BANK(banking) **Collection:** **Balance:** \$423 **Paid:**
Account Type: OPEN **Past Due:** \$423 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 7/19
Update Method: automated

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

CREDENCE RM (Y 2FSS001) Account # 347158565 Account Rating O9B
Original Creditor: T MOBILE(utilities) **Remarks:** PLACED FOR **Amount Placed:** \$206 **Opened:** 9/18
Account Type: OPEN **Collection:** **Balance:** \$206 **Paid:**
Responsibility: I **Past Due:** \$206 **Closed:**
Update Method: automated

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

TRADES

DSNB MACYS (D 02A5T001) Account # 43654232 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,462 **Opened:** 7/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,462 **Past Due:** \$1,462 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated

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

SYNCB/JCP (D 0235058D) Account # 600889592639 Account Rating R09
Type: REVOLVING **Credit Limit:** \$230 **Balance:** \$418 **Opened:** 3/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$143 **Past Due:** \$295 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

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

BK OF AMER (B 01597029) Account # 2047 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,818 **Opened:** 2/12
Loan Type: CREDIT CARD **High Credit:** \$1,874 **Past Due:** \$1,818 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated

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

TRADES

CB/VICSCRT (C 016US001) Account # 585637531161 Account Rating R09
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$423 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

VERIZON (U 01R2W002) Account # 7734173680 Account Rating 09B
Type: OPEN **Credit Limit:** **Balance:** \$860 **Opened:** 2/18
Loan Type: TELECOMMUNICATIONS/CELLULAR **High Credit:** \$860 **Past Due:** \$860 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/19
Remarks: PLACED FOR COLLECTION **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

WESTLAKE FIN (F 01T9Q001) Account # 9267741 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,072 **Opened:** 6/15
Loan Type: AUTOMOBILE **High Credit:** \$13,711 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M379 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (46 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111X11111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1111111111

CHECKNGO/AXF (F 02GHA001) Account # 46842981 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,331 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M339 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
Amount:
Date:

CHECKNGO/AXF (F 02GHA001) Account # 45459495 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments (10 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
Amount:
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2108840 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
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: **Months 25-36:** 11111

SYNCB/OLDNAV (C 0235058G) Account # 601859640504 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$100 **Past Due:** \$0 **Paid:** 3/15
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(32 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111211

OPORTUNPROG (F 02CX002) Account # 994701 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$4,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(29 Months) 30 60 90 **Amount:** **Months 13-24:** 11X1XX11X111
Date: **Months 25-36:** 1XX11

PRESTIGIO (J 01VTT001) Account # 23 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 8/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 8/10
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/15
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:** 1X1111111111
Date: **Months 25-36:** X1X1X1111111
Months 37-48: 111X11111111

OPORTUNPROG (F 02CX002) Account # 534860 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/12
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 7/14
Remarks: CLOSED **Charge Off:** **Verified:** 7/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 361831 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 9/11
Loan Type: UNSECURED **High Credit:** \$1,565 **Past Due:** **Paid:**
Responsibility: I **Terms:** 014M133 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(11 Months) 30 60 90 **Amount:**
Date:

FAMSA (F 026E7001) Account # 418290002810943 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/10
Loan Type: INSTALLMENT SALES **High Credit:** \$1,342 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 013M **Last Payment:** **Closed:** 10/11
Responsibility: I **Charge Off:** **Verified:** 10/11
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 268748 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/10
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 9/11
Remarks: CLOSED **Charge Off:** **Verified:** 9/11
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/09/19	LS FINANCING (FLA2613540 CAL)		
3/17/18	OPORTUN/PROG (FNC3435243 CAL)		
9/24/17	CREDCO (ZCO8256078 CAL)		
9/01/17	OPORTUN/PROG (FNC3435243 CAL)		

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)