



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/09/19 11:33 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Gomez, Luis
 Current Address: 6601 Eucalyptus Dr Spc 308
 Barksfield CA.93306

TRANSUNION CONSUMER CREDIT REPORT

GOMEZ , LUIS E.

Also Known As: GOMEZALCALA,LUIS,ENRIQUE
SSN: 000-00-0205
Date of Birth: 11/84
Phone:
In File Since: 5/08

Current Address:
 709 W. AVENUE H9
 LANCASTER CA. 93534
 Reported 5/15

Previous Address:
 1350 E. AVENUE Q2
 PALMDALE CA. 93550
 Reported 3/10

Previous Address:
 239 E. AVENUE P3
 PALMDALE CA. 93550

EMPLOYMENT

LUIS ESPARZA SERVICES
Position: LABORERS/OPERATORS
Start:
End:
In File Since: 9/17
Effective: 9/17

ESPARZAS CONTRACTING
Position: MAINTENANCE
Start:
End:
In File Since: 7/15
Effective: 8/15

SCORING

Type
VANTAGESCOR3
Score
+525
Explanation
 21 No open accounts in your credit file
 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
 SCORECARD: 06
 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: 5	Trades: 12	Inquiries: 3				
Negative Trade Accounts: 7	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance	n/a	n/a	\$5,950	\$2,477	\$0	n/a	
Total	12	\$0	\$0	\$5,950	\$2,477	\$0	

COLLECTIONS

GRNT&WEBRINC (Y 847Y003)	Account # 4201570000072644	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$333
Account Type: OPEN		Balance: \$475
Responsibility: I		Past Due: \$475
		Last Payment:
		Opened: 7/15
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
AD ASTRA REC (Y 2BRL001)	Account # 5162440	Account Rating O9B
Original Creditor: SPEEDY CASH 195(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$144
Account Type: OPEN		Balance: \$144
Responsibility: I		Past Due: \$144
		Last Payment:
		Opened: 2/16
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
PORTFOLIO RC (Y 1KSE003)	Account # 5178058692778445	Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$966
Account Type: OPEN		Balance: \$966
Responsibility: I		Past Due: \$966
		Last Payment:
		Opened: 8/16
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
DEBT REC SOL (Y 25J8001)	Account # 11261560018853121	Account Rating O9B
Original Creditor: CALIF CHECK CASHING STORE(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$315
Account Type: OPEN		Balance: \$315
Responsibility: I		Past Due: \$315
		Last Payment:
		Opened: 1/19
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
LVNV FUNDING (Y 21T9002)	Account # 4447962210689935	Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,190
Account Type: OPEN		Balance: \$1,190
Responsibility: I		Past Due: \$1,190
		Last Payment:
		Opened: 6/15
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

CURACAO (H 083UH001) Account # 5232857400 Account Rating R09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$78 **Opened:** 5/09
Loan Type: INSTALLMENT SALES **High Credit:** \$2,414 **Past Due:** \$0 **Paid:**
 CONTRACT
Responsibility: I **Terms:** 002M **Last Payment:** **Closed:** 9/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/19

Update Method: automated
Months 1-12:

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

CURACAO (H 083UH001) Account # 523285 Account Rating R09

Type: REVOLVING **Credit Limit:** \$661 **Balance:** \$661 **Opened:** 5/09
Loan Type: CHARGE ACCOUNT **High Credit:** \$661 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/19

Update Method: automated
Months 1-12:

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

DN RBRTO JWL (J 0956X015) Account # 6518 Account Rating R09

Type: REVOLVING **Credit Limit:** **Balance:** \$3,514 **Opened:** 2/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,514 **Past Due:** \$780 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/16

Update Method: automated
Months 1-12:

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

FST PREMIER (B 041PF045) Account # 517800642727 Account Rating R09

Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$1,152 **Opened:** 4/13
Loan Type: CREDIT CARD **High Credit:** \$1,152 **Past Due:** \$1,152 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/15
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 1/16

Update Method: automated
Months 1-12:

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

FST PREMIER (B 041PF045) Account # 517800648320 Account Rating R09

Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$545 **Opened:** 7/14
Loan Type: CREDIT CARD **High Credit:** \$545 **Past Due:** \$545 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/15
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 1/16

Update Method: automated
Months 1-12:

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

TRADES

CREDITONEBNK (B 054MR013) Account # 444796221068 Account Rating R09
Type: REVOLVING **Credit Limit:** \$725 **Balance:** \$0 **Opened:** 3/12
Loan Type: CREDIT CARD **High Credit:** \$1,190 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunPROG (F 02CX002) Account # 884460 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$3,800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunPROG (F 02CX002) Account # 663784 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 5/14
Remarks: CLOSED **Charge Off:** **Verified:** 5/14
Update Method: automated
Late Payments (10 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
Amount:
Date:

OportunPROG (F 02CX002) Account # 556197 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 6/13
Remarks: CLOSED **Charge Off:** **Verified:** 6/13
Update Method: automated
Late Payments (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
Amount:
Date:

OportunPROG (F 02CX002) Account # 449052 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$1,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 11/12
Remarks: CLOSED **Charge Off:** **Verified:** 11/12
Update Method: automated
Late Payments (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
Amount:
Date:

TRADES

DN RBRT0 JWL (J 0956X015)	Account # 6645	Account Rating	R01
Type: REVOLVING	Credit Limit:	Balance: \$0	Opened: 10/11
Loan Type: CHARGE ACCOUNT	High Credit: \$699	Past Due: \$0	Paid: 7/12
Responsibility: I	Terms:	Last Payment:	Closed: 8/12
Remarks:		Charge Off:	Verified: 8/12
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(10 Months) 30 60 90	Amount:		Months 1-12: 1111111111
	Date:		

OPORTUNPROG (F 02CX002)	Account # 396779	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/11
Loan Type: UNSECURED	High Credit: \$735	Past Due: \$0	Paid:
Responsibility: I	Terms: 009M	Last Payment:	Closed: 4/12
Remarks: CLOSED		Charge Off:	Verified: 4/12
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(03 Months) 30 60 90	Amount:		Months 1-12: 111
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/09/19	LS FINANCING (FLA2613540 CAL)		
2/27/19	SYNCB/PPC (BMA2450957 EAS)		
9/14/17	ORIGENTENANT (ZDT1497041 MCH)		

REPORT SERVICED BY

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