



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/09/19 13:29 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Garcia, Jose
 Current Address: 4200 Lennox blvd Blvd
 Inglewood CA.90304

GARCIA , JOSE A.

Also Known As:

GARCIAMILLAN,JOSEALBERTO
 GARCIAMILLAN,JOSE,ALBERTO

SSN: 000-00-4527
Date of Birth: 07/83

Phone:

In File Since: 10/12

Current Address:

11009 BURIN AV.
 INGLEWOOD CA. 90304
 Reported 8/17

Previous Address:

4200 LENNOX BV.
 INGLEWOOD CA. 90304
 Reported 3/13

Previous Address:

10729 S. GREVILLEA AV. #A.
 INGLEWOOD CA. 90304

EMPLOYMENT

MARRIOTT

Position: MAINTENANCE

Start:
End:

In File Since: 3/18
Effective: 4/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

VANTAGESCOR3

Score
+651

Explanation

- 12 The date that you opened your oldest account is too recent
 - 04 The balances on your accounts are too high compared to loan amounts
 - 63 Lack of sufficient relevant real estate account information
 - 49 Lack of sufficient relevant bankcard or revolving 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:** 0 **Trades:** 9 **Inquiries:** 10

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	9	\$19,296	\$0	\$16,619	\$0	\$758	n/a
Total	9	\$19,296	\$0	\$16,619	\$0	\$758	

TRADES

TOP FIN CO (F 02AYQ001) Account # 30180338 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,727 **Opened:** 2/18
Loan Type: AUTOMOBILE **High Credit:** \$8,706 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M279 **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
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

OportunPROG (F 02CX002) Account # 3450961 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,951 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$8,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M328 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131169980103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,941 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111
(08 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 2750646 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$4,576 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 4/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131169980102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111XXXXX1111
(11 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2057320 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 4/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

LENDIFY FIN (F 02G6T001) Account # 131169980101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **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 # 1641613 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1423350 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 3/16
Remarks: CLOSED **Charge Off:** **Verified:** 3/16
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)		
8/02/19	CURACAO (HLA2456536 CAL)		
8/02/19	LENDIFY FINA (FNC4076411 CAL)		
7/27/19	LENDIFY FINA (FNC4076411 CAL)		
7/10/19	CHECKNGO/AXF (FCI1430459 DAY)		
10/21/18	LENDIFY FINA (FNC4076411 CAL)		
10/19/18	LENDIFY FINA (FNC4076411 CAL)		
9/17/18	LENDIFY FINA (FNC4076411 CAL)		
2/10/18	AUTOMTV CRDT (FDT0200248 MCH)		
11/04/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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