



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/09/19 18:23 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4450
 Name: Miranda guitron , Jose
 Current Address: 1800 sw saint clair ct
 BAKERSFIELD CA.93304

GUITRON , JOSE GMIRANDA

Also Known As:
 MIRANDA,JOSE,G

SSN: 000-00-4450
Date of Birth: 05/77

Phone:

In File Since: 8/03

Current Address:
 1800 SAINT CLAIR CT.
 BAKERSFIELD CA. 93304
 Reported 2/16

Previous Address:
 2363 WEEDPATCH HY.
 BAKERSFIELD CA. 93307
 Reported 6/14

Previous Address:
 70532 PO BOX 70532
 BAKERSFIELD CA. 93387

EMPLOYMENT

STRUCTURE CAST
 BAKERSFIELD, CA.

Position:

Start: 8/15

In File Since: 2/17

End:

Effective: 11/07

SELF-EMPLOYED

Position: MECHANIC

Start:

In File Since: 5/15

End:

Effective: 6/15

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type

Score

Explanation

VANTAGESCOR3

+667

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
 07 You have too many delinquent or derogatory accounts
 55 Open real estate account balances are too high compared to their 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)

Public Records: 0 **Collections:** 0 **Trades:** 25 **Inquiries:** 7

Negative Trade Accounts: 4 **Trade Accounts with Any Historical Negatives:** 7 **Occurrence of Historical Negatives:** 52

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	16	\$10,113	\$12,906	\$7,872	\$0	\$405	39%
Installment	5	\$10,057	\$0	\$8,069	\$0	\$268	n/a
Mortgage	3	\$136,500	\$0	\$124,152	\$0	\$762	n/a
Open	1	\$0	\$0	\$847	\$397	\$0	0%
Total	25	\$156,670	\$12,906	\$140,940	\$397	\$1,435	

TRADES

SYNCB/OLDNAV (C 0235058G) Account # 601859640565 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$58 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/17
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

AMER FST FIN (F 02EHK001) Account # 1000003836800001 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 1/17
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 1/17
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

FAM CO KERN (V 060DK001) Account # 20000000133 Account Rating 003
Type: OPEN **Credit Limit:** **Balance:** \$847 **Opened:** 1/14
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$397 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 212112111111
Months 13-24: 211111211111
Months 25-36: 11X111111111
Months 37-48: 1112111432
Late Payments 7 1 1 **Delinquency** **Maximum:** 12/14 (05) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** \$11,593
Date: 12/14

JPMCB HL (B 01JULY001) Account # 1560634680284 Account Rating M02
Type: MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 3/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$136,500 **Past Due:** \$0 **Paid:**
ESTATE MORTGAGE **Terms:** 576M **Last Payment:** **Closed:** 1/15
Responsibility: C **Charge Off:** **Verified:** 1/15
Remarks: TRANSFERRED TO ANOTHER LENDER **Update Method:** automated
Months 1-12: 432211211115
Months 13-24: 55555432113
Months 25-36: 23
Late Payments 5 4 9 **Delinquency** **Maximum:** 7/13 (05) **Payment Pattern**
(26 Months) 30 60 90 **Amount:**
Date: 7/13

SYNCB/OLDNAV (C 0235058G) Account # 601859640787 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$190 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$190 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN39 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 11
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(02 Months) 30 60 90 **Amount:**
Date:

TRADES

CB/EXPRESS (C 08349001) Account # 46742 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$84 **Past Due:** \$0 **Paid:** 6/19
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:** 111
(03 Months) 30 60 90 **Amount:** **Date:**

SYNCB/JCP (D 0235058D) Account # 600889689107 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 8/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$204 **Past Due:** \$0 **Paid:** 1/19
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:** 11111111111
(11 Months) 30 60 90 **Amount:** **Date:**

SYNCB/CARECR (F 0999206T) Account # 601918210906 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,661 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,661 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN54 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:** **Date:**

CBNA (B 0292F031) Account # 426938005620 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$956 **Opened:** 11/18
Loan Type: CREDIT CARD **High Credit:** \$999 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:** **Date:**

SYNCB/NETWRK (B 0561R006) Account # 650172311528 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 11/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** **Last Payment:** **Closed:** 12/18
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 11111111

TRADES

CBNA (B 06256492) Account # 512106526203 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$919 **Opened:** 2/19
Loan Type: CREDIT CARD **High Credit:** \$919 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

SYNCB/NETWRK (B 0561R006) Account # 650172370830 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,500 **Balance:** \$2,558 **Opened:** 11/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,627 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** MIN129 **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
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

SPS (F 01SRM001) Account # 2770023316276 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$124,152 **Opened:** 3/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$136,500 **Past Due:** \$0 **Paid:**
ESTATE MORTGAGE **Terms:** 576M762 **Last Payment:** **Closed:**
Responsibility: C **Charge Off:** **Verified:** 7/19
Remarks: LOAN MODIFIED UNDER NON-GOVERNMENT
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111112
(12 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111112
Date:

CREDITONEBNK (B 054MR013) Account # 444796237504 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$232 **Opened:** 11/17
Loan Type: CREDIT CARD **High Credit:** \$316 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111121
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

SANTANDER (F 01R18003) Account # 30000209408021000 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,069 **Opened:** 1/18
Loan Type: AUTOMOBILE **High Credit:** \$10,057 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M268 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

TRADES

HC ROYA (F 02919003) Account # 2425 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,106 **Balance:** \$1,356 **Opened:** 10/18
Loan Type: INSTALLMENT SALES **High Credit:** \$1,908 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** MIN93 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 6/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (08 Months) 30 60 90 **Amount:**
Date:

OportunProg (F 02CXy002) Account # 2712693 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (08 Months) 30 60 90 **Amount:**
Date:

NSTAR/COOPER (F 01QC3005) Account # 623087939 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 3/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$136,500 **Past Due:** \$0 **Paid:**
 ESTATE MORTGAGE **Terms:** 564M **Last Payment:** **Closed:** 6/18
Responsibility: C **Charge Off:** **Verified:** 6/18
Remarks: TRANSFERRED TO ANOTHER LENDER **Update Method:** automated
Late Payments 11 2 0 **Delinquency** **Maximum:** 12/15 (03) **Payment Pattern** **Months 1-12:** 111121221111
 (40 Months) 30 60 90 **Amount:** \$12,185 **Months 13-24:** 111131221221
Date: 12/15 **Months 25-36:** 111123121211
Months 37-48: 112

DN RBRTO JWL (J 0956X015) Account # 7077 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,205 **Past Due:** \$0 **Paid:** 2/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (10 Months) 30 60 90 **Amount:**
Date:

OportunProg (F 02CXy002) Account # 2287789 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 3/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (07 Months) 30 60 90 **Amount:**
Date:

TRADES

KOHL/CAPONE (D 012EN005) Account # 639305077000 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$422 **Past Due:** \$0 **Paid:** 3/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 2 1 2 **Delinquency** **Maximum:** 3/17 (05) **Payment Pattern**
 (28 Months) 30 60 90 **Amount:** \$196 **Months 1-12:** 543211111111
Date: 3/17 **Months 13-24:** 111111111111
Months 25-36: 1211

OPORTUNPROG (F 02CX002) Account # 1535801 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$963 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11

MOR FURNITUR (H 021G160) Account # 577442113116 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 12/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,202 **Past Due:** \$0 **Paid:** 10/13
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/15
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 11/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

CAPITAL ONE (B 01DTV200) Account # 526835016689 Account Rating R01
Type: REVOLVING **Credit Limit:** \$910 **Balance:** \$0 **Opened:** 7/10
Loan Type: CREDIT CARD **High Credit:** \$386 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 1 1 3 **Delinquency** **Maximum:** 2/13 (05) **Payment Pattern**
 (38 Months) 30 60 90 **Amount:** **Months 1-12:** 111115543211
Date: 2/13 **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11

CAP1/BSTBY (D 01DTV057) Account # 700106231555 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,800 **Balance:** \$0 **Opened:** 10/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,228 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** **Last Payment:** **Closed:** 3/11
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
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:** 11111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/09/19	LS FINANCING (FLA2613540 CAL)		
7/24/19	DN RBRTO JWJ (JLA2010111 CAL)		
12/01/18	SYNCB (NDY1263431 DAY)		
10/01/18	HY CITE INC (FMD0001177 WIS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/27/18	OPORTUN/PROG (FNC3435243 CAL)		
1/09/18	THE HERTZ CO (ALA1762231 CAL)		
11/11/17	AMERICAN FIR (FWI1942141 ILM)		

REPORT SERVICED BY

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