



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/10/19 00:25 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Gonzalez, Santiago
 Current Address: 7385 Chapman Place A
 Goleta CA.93117

GONZALEZ , SANTIAGO

Also Known As:

MEDINA,SANTIAGO,G
 GONZALEZMEDINA,SANTIAGO

SSN: 000-00-8876
 Date of Birth: 11/86

Phone:

In File Since: 9/13

Current Address:

7375 CHAPMAN PL. #A.
 GOLETA CA. 93117
 Reported 8/17

Previous Address:

269 CORONADO DR.
 GOLETA CA. 93117
 Reported 5/15

Previous Address:

6230 ABERDEEN AV.
 GOLETA CA. 93117

EMPLOYMENT

Company	Position	Start:	End:	In File Since:	Effective:
CONICO INC	CUSTOMER SERVICE			8/18	7/17
DD PAINTING				3/18	3/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS
 CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

VANTAGESCOR3

Score

+487

Explanation

12 The date that you opened your oldest account is too recent
 95 You have too many collection agency accounts that are unpaid
 07 You have too many delinquent or derogatory accounts
 08 You have either very few loans or too many loans with recent delinquencies
 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:	4	Trades:	4	Inquiries:	17
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	21		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	2	\$38,491	\$0	\$20,864	\$0	\$838	n/a
Closed w/Balance	-	n/a	n/a	\$481	\$481	\$0	n/a
Total	4	\$38,491	\$0	\$21,345	\$481	\$838	

COLLECTIONS

PORTFOLIO RC (Y 1KSE003) Account # 5178058188043320 Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA **Remarks:** PLACED FOR **Amount Placed:** \$795 **Opened:** 4/17
 N A(banking) COLLECTION **Balance:** \$795 **Paid:**
Account Type: OPEN **Past Due:** \$795 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 7/19
Update Method: automated

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

PORTFOLIO RC (Y 1KSE003) Account # 5178058266377913 Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA **Remarks:** PLACED FOR **Amount Placed:** \$684 **Opened:** 5/17
 N A(banking) COLLECTION **Balance:** \$684 **Paid:**
Account Type: OPEN **Past Due:** \$684 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 7/19
Update Method: automated

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

MIDWST RCVRY (Y 2E21001) Account # 585954408886491 Account Rating O9B
Original Creditor: CHECK N GO **Remarks:** PLACED FOR **Amount Placed:** \$315 **Opened:** 5/19
 IPDL(financial) COLLECTION **Balance:** \$315 **Paid:**
Account Type: OPEN **Past Due:** \$315 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 7/19
Update Method: automated

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

CONVERGENT (Y 57XU001) Account # 50288531 Account Rating O9B
Original Creditor: COX **Remarks:** PLACED FOR **Amount Placed:** \$375 **Opened:** 9/17
 COMMUNICATIONS(cabl) COLLECTION **Balance:** \$375 **Paid:**
Account Type: OPEN **Past Due:** \$375 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 7/19
Update Method: automated

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

TRADES

FST PREMIER (B 041PF045) Account # 517800642487 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$481 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$481 **Past Due:** \$481 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/14
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/16
Update Method: automated

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

TRADES

VEROS CREDIT (F 02DELO01) Account # 10010109335991010 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$11,736 **Opened:** 6/17
Loan Type: AUTOMOBILE **High Credit:** \$14,432 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 056M439 **Last Payment:** **Closed:**
Remarks: REPOSSESSION; REDEEMED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111XX21111
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111
Date:

TOYOTA MTR (Q 04176124) Account # 70402663234750001 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,128 **Opened:** 5/15
Loan Type: AUTOMOBILE **High Credit:** \$24,059 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M399 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 11 8 1 **Delinquency** **Maximum:** 8/17 (04) **Payment Pattern** **Months 1-12:** 11111111111111
(48 Months) 30 60 90 **Amount:** \$1,598 **Months 13-24:** 111112111432
Date: 8/17 **Months 25-36:** 132132221132
Months 37-48: 332323221111

WELLS FARGO (B 0908N664) Account # 442644103044 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 10/13
Loan Type: SECURED CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/13
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111111
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111111
Date: **Months 25-36:** 111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/10/19	LS FINANCING (FLA2613540 CAL)		
8/09/19	LENDIFY FINA (FNC4076411 CAL)		
7/13/19	CAPITAL ONE (BPC3575459 NTL)		
7/08/19	LENDIFY FINA (FNC4076411 CAL)		
6/24/19	LENDIFY FINA (FNC4076411 CAL)		
5/24/19	CB INDIGO (BPT4997215 WAS)		
5/22/19	CAP ONE (BPC2699824 NTL)		
4/12/19	BOM/TCI-TV (FSF8337574 MWB)		
2/16/19	CAP ONE (BPC2699824 NTL)		
2/10/19	LENDIFY FINA (FNC4076411 CAL)		
12/01/18	LENDIFY FINA (FNC4076411 CAL)		
7/29/18	CAP ONE (BPC2699824 NTL)		
4/21/18	CAP ONE (BPC2699824 NTL)		
4/01/18	RISE (FDF2218518 SCT)		
2/20/18	CAP ONE (BPC2699824 NTL)		
11/24/17	T-MOBILE (UWA3747126 WAS)		
11/17/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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