



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/10/19 00:26 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Enriquez, Bernabe
 Current Address: 3424 W Washington Ave 234
 Santa Ana CA.92703

ENRIQUEZ JR, BERNABE

Also Known As: **SSN:** 000-00-7477 **Phone:** **In File Since:** 3/07
Date of Birth: 11/79

Current Address:
 3424 W. WASHINGTON AV. #234.
 SANTA ANA CA. 92703
 Reported 1/17

Previous Address:
 818 S. RAITT ST. #8.
 SANTA ANA CA. 92704
 Reported 3/07

Previous Address:
 1327 S. DOUGLAS ST.
 SANTA ANA CA. 92704

EMPLOYMENT

FACTORY MOTOR PARTS **Position:** **Start:** **In File Since:** 5/18
 FULLERTON, CA. **End:** **Effective:** 5/18

SCORING

Type **Score** **Explanation**
VANTAGESCOR3 **+513** 12 The date that you opened your oldest account is too recent
 07 You have too many delinquent or derogatory accounts
 08 You have either very few loans or too many loans with recent delinquencies
 72 Too many installment accounts with a delinquent or derogatory payment status
 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:** 1 **Trades:** 6 **Inquiries:** 11

Negative Trade Accounts: 2 **Trade Accounts with Any Historical Negatives:** 4 **Occurrence of Historical Negatives:** 28

| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
|--------------------|----------|--------------|--------------|--------------|------------|-------------|-----------|
| Installment | 2 | \$500 | \$0 | \$116 | \$0 | \$88 | n/a |
| Open | 2 | \$0 | \$0 | \$541 | \$0 | \$0 | 0% |
| Total | 6 | \$500 | \$0 | \$657 | \$0 | \$88 | |

COLLECTIONS

CREDIT COLL (Y 1GZD005) Account # 71950649 Account Rating O9B
Original Creditor: INFINITY INSURANCE COMPANY(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$65 **Opened:** 11/18
Account Type: OPEN **Balance:** \$65 **Paid:**
Responsibility: I **Past Due:** \$65 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

TRADES

SYNCB/CARECR (F 0999206T) Account # 601918322062 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 1/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$545 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/13
Update Method: automated

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

LENDIFY FIN (F 02G6T001) Account # 120301481101 Account Rating I03
Type: INSTALLMENT **Credit Limit:** **Balance:** \$116 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M88 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated

Late Payments 0 2 1 **Delinquency** **Maximum:** 5/19 (04) **Payment Pattern**
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** 4313X11111
Date: 5/19

ORANGE CO (V 083DK001) Account # 20000000130 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$541 **Opened:** 8/13
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 0 0 9 **Delinquency** **Maximum:** 1/14 (05) **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** \$1,215 **Months 1-12:** 111111111111
Date: 1/14 **Months 13-24:** 111555555555
Months 25-36: 11X1111111111
Months 37-48: 1111111111

SCHOOLSFIRST (Q 015TF001) Account # 8338540800 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 018M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11111111

TRADES

ORANGE CO (V 083DK001) Account # 20000000109 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 5/12
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Late Payments 0 0 2 **Delinquency** **Maximum:** 1/14 (05) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** \$1,073 **Months 1-12:** 111111X11111
Date: 1/14 **Months 13-24:** 111111111111
Months 25-36: 11XX11111111
Months 37-48: 111X11551111

BK OF AMER (B 01597029) Account # 3287 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 11/12
Loan Type: CREDIT CARD **High Credit:** \$1,532 **Past Due:** \$0 **Paid:** 9/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/13
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 2 2 10 **Delinquency** **Maximum:** 8/15 (05) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** \$262 **Months 1-12:** 111111111155
Date: 8/15 **Months 13-24:** 555554321111
Months 25-36: 111111111114
Months 37-48: 432111111111

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|---------|-------------------------------|------|--------|
| 8/10/19 | LS FINANCING (FLA2613540 CAL) | | |
| 8/07/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 5/05/19 | ACE CASH EXP (FHO5134479 SCT) | | |
| 4/07/19 | ACE CASH EXP (FHO5134479 SCT) | | |
| 1/02/19 | RHR INFORMAT (ZMS1595712 WIS) | | |
| 8/11/18 | ACE CASH EXP (FHO5134479 SCT) | | |
| 8/03/18 | LENDIFY FINA (FNC4076411 CAL) | | |
| 5/02/18 | ACE CASH EXP (FHO5134479 SCT) | | |
| 4/16/18 | OPORTUN/PROG (FNC3435243 CAL) | | |
| 1/12/18 | LENDIFY FINA (FNC4076411 CAL) | | |
| 9/09/17 | OPORTUN/PROG (FNC3435243 CAL) | | |

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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