



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/10/19 00:32 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Perez, Fred
 Current Address: 527 Jellick Ave
 La Puente CA.91744

PEREZMIRANDA , FRED

Also Known As: PEREZ,FRED
SSN: 000-00-9928
Date of Birth: 07/73
Phone:
In File Since: 3/16

Current Address:
 527 JELICK AV.
 LA PUENTE CA. 91744
 Reported 2/18

Previous Address:
 578 LOCHMERE AV.
 LA PUENTE CA. 91744
 Reported 3/16

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
LYON STAFFING/ POUNDEX WALNUT, CA.	EMPLOYEE	6/16		3/19	9/17
DIOMAND PEO	MACHINE OPPERATOR			2/19	2/19

SCORING

Type	Score	Explanation
VANTAGESCOR3	+577	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 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:	1	Trades:	12	Inquiries:	69
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	12	\$18,968	\$0	\$17,100	\$0	\$961	n/a
Closed w/Balance-	-	n/a	n/a	\$3,725	\$3,464	\$0	n/a
Total	12	\$18,968	\$0	\$20,825	\$3,464	\$961	

COLLECTIONS

PROFBURCOL (Y 2CT3001)	Account # CBL24735	Account Rating O9B
Original Creditor: CASHBACK LLC(personalServices)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$315
Account Type: OPEN		Balance: \$315
Responsibility: I		Past Due: \$315
		Last Payment:
		Open: 11/17
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

ARTICLE ACPT (F 02FH1001)	Account # 6126	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$3,725
Loan Type: AUTOMOBILE	High Credit: \$7,843	Past Due: \$3,464
Responsibility: I	Terms: 036M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Open: 4/16
		Paid:
		Closed: 12/17
		Verified: 6/19
		Update Method: automated
Late Payments	Delinquency	Maximum:
(Months)		Amount:
		Date:
		Payment Pattern
		Months 1-12:

SADDLEBACK (F 02BSW001)	Account # 21012057	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$7,878
Loan Type: AUTOMOBILE	High Credit: \$8,219	Past Due: \$0
Responsibility: I	Terms: 036M316	Last Payment:
Remarks:		Charge Off:
		Open: 3/19
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Late Payments	Delinquency	Maximum:
(03 Months)		Amount:
		Date:
		Payment Pattern
		Months 1-12: 111

LENDIFY FIN (F 02G6T001)	Account # 127105046105	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$4,080
Loan Type: UNSECURED	High Credit: \$4,000	Past Due: \$0
Responsibility: I	Terms: 033M192	Last Payment:
Remarks:		Charge Off:
		Open: 5/19
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments	Delinquency	Maximum:
(01 Months)		Amount:
		Date:
		Payment Pattern
		Months 1-12: 1

OPORTUNPROG (F 02CX002)	Account # 3395056	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$1,701
Loan Type: UNSECURED	High Credit: \$2,075	Past Due: \$0
Responsibility: I	Terms: 016M168	Last Payment:
Remarks:		Charge Off:
		Open: 3/19
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments	Delinquency	Maximum:
(02 Months)		Amount:
		Date:
		Payment Pattern
		Months 1-12: 11

TRADES

APOYO FINANC (F 02BZ2001) Account #WCO833 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,441 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$4,674 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M285 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account #127105046104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account #3145197 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account #127105046103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **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:** 11111XXXXX1
(11 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account #WCO422 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$4,386 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **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:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account # WCO159 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 127105046102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 12/17
Remarks: CLOSED **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1779361 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/10/19	LS FINANCING (FLA2613540 CAL)		
7/11/19	APOYO FINANC (FNC6038461 CAL)		
5/12/19	LENDIFY FINA (FNC4076411 CAL)		
5/09/19	LENDIFY FINA (FNC4076411 CAL)		
5/08/19	LENDIFY FINA (FNC4076411 CAL)		
5/06/19	APOYO FINANC (FNC6038461 CAL)		
4/01/19	SADDLEBACK A (FLA3723132 CAL)		
3/26/19	COAF (FPC1246538 NTL)		
3/25/19	COAF (FPC1246538 NTL)		
3/25/19	CPS (FLA2817275 CAL)		
3/25/19	AMERICREDIT (FDF0027016 SCT)		
3/25/19	EXETER FIN (FDF1654822 SCT)		
3/25/19	CREDCO (ZCO8256078 CAL)		
3/25/19	REGIONAL ACC (BNC2081415 FLA)		
3/02/19	APOYO FINANC (FNC6038461 CAL)		
2/16/19	CREDCO (ZCO8256078 CAL)		
2/16/19	CARSON NISSA (ACH4710642 CHI)		
2/16/19	LENDIFY FINA (FNC4076411 CAL)		
2/10/19	COAF (FPC1246538 NTL)		
2/10/19	CPS (FLA2817275 CAL)		
2/10/19	EXETER FIN (FDF1654822 SCT)		
12/23/18	DAVID WILSON (ALA5290548 CAL)		
12/23/18	STADIUM NISS (ALA5007246 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
12/22/18	PUENTE HILLS (ALA4171643 CAL)		
12/18/18	PUENTE HILLS (ALA4429850 CAL)		
12/14/18	LENDIFY FINA (FNC4076411 CAL)		
11/18/18	OPORTUN/PROG (FNC3435243 CAL)		
10/01/18	700CR/DOWNEY (ALA2608990 CAL)		
9/29/18	GM FINANCIAL (FDF1535129 SCT)		
9/29/18	EXETER FIN (FDF1654822 SCT)		
9/29/18	COAF (FPC1246538 NTL)		
9/29/18	PUENTE HILLS (ALA4171643 CAL)		
9/29/18	APOYO FINANC (FNC6038461 CAL)		
9/28/18	PUENTE HILLS (ALA4429850 CAL)		
9/13/18	PUENTE HILLS (ALA4429850 CAL)		
8/19/18	PUENTE HILLS (ALA2158358 CAL)		
8/19/18	PUENTE HILLS (ALA4429850 CAL)		
8/17/18	700CR/DOWNEY (ALA2608990 CAL)		
8/16/18	CPS (FLA2817275 CAL)		
8/14/18	PUENTE HILLS (ALA4171643 CAL)		
8/01/18	OPORTUN/PROG (FNC3435243 CAL)		
4/19/18	PUENTE HILLS (ALA4171643 CAL)		
4/15/18	EXETER FIN (FDF1654822 SCT)		
4/15/18	PUENTE HILLS (ALA4429850 CAL)		
4/13/18	THE HERTZ CO (ALA1762231 CAL)		
4/11/18	CREDCO (ZCO8256078 CAL)		
2/21/18	APOYO FINANC (FNC6038461 CAL)		
1/27/18	LENDIFY FINA (FNC4076411 CAL)		
1/16/18	AMERICREDIT (FDF0027016 SCT)		
1/16/18	WEST COVINA (ACH4305826 CHI)		
1/16/18	REGIONALACCP (QNC2868125 FLA)		
1/14/18	PUENTE HILLS (ALA4128608 CAL)		
1/14/18	PUENTE HILLS (ALA4429850 CAL)		
12/18/17	LENDIFY FINA (FNC4076411 CAL)		
12/16/17	LENDIFY FINA (FNC4076411 CAL)		
11/28/17	EXETER FIN (FDF1654822 SCT)		
11/28/17	COAF (FPC1246538 NTL)		
11/28/17	PUENTE HILLS (ALA4429850 CAL)		
11/28/17	PUENTE HILLS (ALA4128608 CAL)		
11/24/17	TOYOTA OF HU (AAA4480952 MCH)		
11/19/17	PUENTE HILLS (ALA4128608 CAL)		
11/03/17	COAF (FPC1246538 NTL)		
11/02/17	PUENTE HILLS (ALA3187164 CAL)		
10/30/17	PUENTE HILLS (ALA4128608 CAL)		
10/15/17	SURF CITY NI (ALA2436935 CAL)		
9/11/17	LENDIFY FINA (FNC4076411 CAL)		
9/03/17	PUENTE HILLS (ALA2158358 CAL)		
9/03/17	PUENTE HILLS (ALA4128608 CAL)		
8/14/17	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

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