



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/10/19 11:20 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Gomez, Hector
 Current Address: 650 N Lacy St
 Santa Ana CA.92701

GOMEZ , HECTOR S.

Also Known As:

SANCHEZGOMEZ,HECTOR
 SANCHEZ,HECTOR

SSN: 000-00-1835
 Date of Birth: 11/82

Phone:

In File Since: 8/07

Current Address:

650 N. LACY ST. #115.
 SANTA ANA CA. 92701
 Reported 4/14

Previous Address:

1033 RICHLAND AV. #303.
 SANTA ANA CA. 92703
 Reported 10/07

Previous Address:

1139 W. CHESTNUT AV.
 SANTA ANA CA. 92703

EMPLOYMENT

MR CLEAN VIP DETAILING

Position:

Start:
 End:

In File Since: 6/19
 Effective: 6/19

PHILIPH STATION

Position: BUS BOY

Start:
 End:

In File Since: 4/14
 Effective: 4/14

SCORING

Type

VANTAGESCOR3

Score

+599

Explanation

- 12 The date that you opened your oldest account is too recent
 - 63 Lack of sufficient relevant real estate account information
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
 - 16 The total of all balances on your open accounts is too high
- 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: 14 Inquiries: 18

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	11	\$13,164	\$19,790	\$10,796	\$0	\$365	45%
Installment	3	\$2,000	\$0	\$2,018	\$0	\$129	n/a
Closed w/Balance-		n/a	n/a	\$1,266	\$0	\$45	n/a
Total	14	\$15,164	\$19,790	\$14,080	\$0	\$539	

TRADES

THD/CBNA (B 026H3005) Account # 603532096504 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$282 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$342 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

SYNCB/CHEVRO (O 0235064X) Account # 706159201546 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$251 **Opened:** 4/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$351 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(03 Months) 30 60 90 **Amount:**
Date:

CCB/DNTLAL (B 01NZ8289) Account # 778840221011 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,500 **Balance:** \$1,266 **Opened:** 6/18
Loan Type: CREDIT CARD **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN45 **Last Payment:** **Closed:** 5/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 11111112111
Late Payments 1 0 0 **Delinquency** **Maximum:**
(12 Months) 30 60 90 **Amount:**
Date:

CB/VICSCRT (C 016US001) Account # 585637534227 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,140 **Balance:** \$767 **Opened:** 9/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$767 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN35 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 1111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(10 Months) 30 60 90 **Amount:**
Date:

CITI (B 064DB040) Account # 410039013508 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,500 **Balance:** \$5,463 **Opened:** 11/18
Loan Type: FLEXIBLE SPENDING CREDIT **High Credit:** \$5,569 **Past Due:** \$0 **Paid:**
CARD **Terms:** MIN127 **Last Payment:** **Closed:**
Responsibility: A **Charge Off:** **Verified:** 7/19
Remarks: **Update Method:** automated
Months 1-12: 11111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

SYNCB/CARECR (F 0999206T) Account # 601918362622 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,600 **Balance:** \$0 **Opened:** 6/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$276 **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:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

CBNA (B 06256492) Account # 512106527404 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$3,048 **Opened:** 7/17
Loan Type: CREDIT CARD **High Credit:** \$3,048 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN99 **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
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

CAPITAL ONE (B 01DTV001) Account # 517805788846 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$288 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$288 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805969125 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$697 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$697 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 184673727101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,018 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M129 **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:

TRADES

CURACAO (H 083UH001) Account # 518676 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,300 **Balance:** \$0 **Opened:** 8/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,826 **Past Due:** \$0 **Paid:** 7/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:**
Date:

DEARDENS (H 06471003) Account # 1051890 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: INSTALLMENT SALES **High Credit:** \$4,388 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 003X **Last Payment:** **Closed:** 5/16
Responsibility: I **Charge Off:** **Verified:** 5/16
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XXXXXXXXXX
(25 Months) 30 60 90 **Amount:** **Months 13-24:** X111111111111
Date: **Months 25-36:** 1

CURACAO (H 083UH001) Account # 5186762100 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/07
Loan Type: INSTALLMENT SALES **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 5/16
Responsibility: I **Charge Off:** **Verified:** 5/16
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(48 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 4659 Account Rating R01
Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$0 **Opened:** 11/08
Loan Type: CREDIT CARD **High Credit:** \$1,006 **Past Due:** \$0 **Paid:** 4/10
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/10
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 6/10
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/10/19	LS FINANCING (FLA2613540 CAL)		
8/02/19	CBNA/THD (HCH2387411 CHI)		
7/09/19	GUARANTY CHE (ALA4457045 CAL)		
5/31/19	LS FINANCING (FLA2613540 CAL)		
5/31/19	APOYO FINANC (FNC6038461 CAL)		
5/22/19	CBNA/THD (HCH2387411 CHI)		
4/27/19	LENDIFY FINA (FNC4076411 CAL)		
4/23/19	CBNA/THD (HCH2387411 CHI)		
4/17/19	CAP ONE (BPC2699824 NTL)		
12/11/18	MACYS/DSNB (DRN3279220 EAS)		
10/11/18	SYNCB (NDY1263431 DAY)		
9/18/18	OPORTUN/PROG (FNC3435243 CAL)		
7/16/18	OPORTUN/PROG (FNC3435243 CAL)		
6/22/18	WF PLL (BDM0090140 ILM)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/21/18	LENDIFY FINA (FNC4076411 CAL)		
6/21/18	SYNCB (NDY1263431 DAY)		
6/21/18	CAP ONE (BPC2699824 NTL)		
11/13/17	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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