



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/11/19 17:40 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ireta, Alvaro
 Current Address: 305 N Orega Dr B
 Watsonville CA.95076

IRETALOPEZ , ALBARO

Also Known As:

IRETALOPEZ,ALVARO
 IRETA,ALVARO

SSN: 000-00-4019
 Date of Birth: 04/85

Phone:

In File Since: 10/11

Current Address:

305 BREE LN. #F.
 WATSONVILLE CA. 95076
 Reported 6/17

Previous Address:

38 ORTEGA DR. #B.
 WATSONVILLE CA. 95076
 Reported 10/11

EMPLOYMENT

J. E. FARMS INC.
 WATSONVILLE, CA.

Position: FIELD WORKER

Start: 1/02
 End:

In File Since: 3/18
 Effective: 3/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

VANTAGESCOR3

Score

+431

Explanation

04 The balances on your accounts are too high compared to loan amounts
 12 The date that you opened your oldest account is too recent
 08 You have either very few loans or too many loans with recent delinquencies
 05 Too many of the delinquencies on your accounts are recent
 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: 0 Trades: 7 Inquiries: 12

Negative Trade Accounts: 4 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 2

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$781	\$500	\$625	\$97	\$30	20%
Closed w/Balance-		n/a	n/a	\$2,961	\$2,961	\$0	n/a
Total	7	\$781	\$500	\$3,586	\$3,058	\$30	

TRADES

BK OF AMER (B 01597029) Account # 7046 Account Rating R09
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$1,197 **Opened:** 1/16
Loan Type: CREDIT CARD **High Credit:** \$1,197 **Past Due:** \$1,197 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CAPITAL ONE (B 01DTV001) Account # 517805867935 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$415 **Opened:** 11/17
Loan Type: CREDIT CARD **High Credit:** \$415 **Past Due:** \$415 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2057967 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,349 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$2,275 **Past Due:** \$1,349 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 8/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CB/VICSCRT (C 016US001) Account # 585637517679 Account Rating R04
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$625 **Opened:** 3/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$781 **Past Due:** \$97 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (40 Months) 1 1 0 **Delinquency** **Maximum:** 7/19 (04) **Payment Pattern** **Months 1-12:** 321111111111
Amount: \$97 **Months 13-24:** 111111111111
Date: 7/19 **Months 25-36:** 111111111111
Months 37-48: 1111

OPORTUNPROG (F 02CX002) Account # 1027180 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: UNSECURED **High Credit:** \$2,975 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments (21 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X1XX11
Amount: **Months 13-24:** X11XX1111
Date:

TRADES

OPORTUNPROG (F 02CXY002) Account # 250343 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/10
Loan Type: UNSECURED **High Credit:** \$1,650 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 1/12
Remarks: CLOSED **Charge Off:** **Verified:** 1/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111111
(09 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CXY002) Account # 204937 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/10
Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 10/10
Remarks: CLOSED **Charge Off:** **Verified:** 10/10
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/11/19	LS FINANCING (FLA2613540 CAL)		
8/11/19	LENDIFY FINA (FNC4076411 CAL)		
4/27/19	LENDIFY FINA (FNC4076411 CAL)		
12/22/18	LENDIFY FINA (FNC4076411 CAL)		
11/22/18	LENDIFY FINA (FNC4076411 CAL)		
9/05/18	LENDIFY FINA (FNC4076411 CAL)		
8/12/18	LENDIFY FINA (FNC4076411 CAL)		
4/10/18	LENDIFY FINA (FNC4076411 CAL)		
3/31/18	LENDIFY FINA (FNC4076411 CAL)		
3/03/18	APOYO FINANC (FNC6038461 CAL)		
2/27/18	LENDIFY FINA (FNC4076411 CAL)		
11/16/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)