



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/13/19 22:05 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Lagunas, Roberto
 Current Address: 1250 S Brookhurst St 2016
 Anaheim CA.92804

LAGUNAS SR, ROBERTO H.

Also Known As: HUICOCHEALAGUNAS,ROBERTO LAGUNA,ROBERTO
SSN: 000-00-5559
Date of Birth: 07/74
Phone:
In File Since: 6/06

Current Address:
 1250 S. BROOKHURST ST. #2016.
 ANAHEIM CA. 92804
 Reported 10/11

Previous Address:
 919 S. ARDEN PL. #3.
 ANAHEIM CA. 92802
 Reported 6/06

Previous Address:
 915 S. ARDEN PL. #3.
 ANAHEIM CA. 92802

EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
DOLLAR TREE				8/18	8/18
CYPRES COLLEGE PRIMME	SALESPERS			9/12	9/12

SCORING

Type	Score	Explanation
VANTAGESCOR3	+606	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 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:	11	Inquiries:	16
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
Revolving	6	\$3,699	\$4,208	\$3,461	\$0	\$259	18%
Installment	5	\$4,965	\$0	\$3,928	\$0	\$549	n/a
Total	11	\$8,664	\$4,208	\$7,389	\$0	\$808	

TRADES

HC ROYA (F 02919003)		Account # 2355	Account Rating R09						
Type: REVOLVING	Credit Limit: \$400	Balance: \$0	Opened: 9/16						
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$391	Past Due: \$0	Paid:						
Responsibility: I	Terms:	Last Payment:	Closed: 10/17						
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 10/17						
Late Payments (Months) <table border="1"> <tr> <td>30</td> <td>60</td> <td>90</td> </tr> </table>	30	60	90	Delinquency	Maximum: Amount: Date:	Payment Pattern			
30	60	90							
CREDITONEBANK (B 054MR013)		Account # 444796246183	Account Rating R01						
Type: REVOLVING	Credit Limit: \$300	Balance: \$75	Opened: 7/19						
Loan Type: CREDIT CARD	High Credit: \$75	Past Due: \$0	Paid:						
Responsibility: I	Terms: MIN30	Last Payment:	Closed:						
Remarks:		Charge Off:	Verified: 8/19						
Late Payments (Months) <table border="1"> <tr> <td>30</td> <td>60</td> <td>90</td> </tr> </table>	30	60	90	Delinquency	Maximum: Amount: Date:	Payment Pattern			
30	60	90							
BK OF AMER (B 01597029)		Account # 1300	Account Rating R01						
Type: REVOLVING	Credit Limit: \$500	Balance: \$325	Opened: 1/19						
Loan Type: SECURED CREDIT CARD	High Credit: \$496	Past Due: \$0	Paid:						
Responsibility: I	Terms: MIN25	Last Payment:	Closed:						
Remarks:		Charge Off:	Verified: 7/19						
Late Payments (05 Months) <table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>30</td> <td>60</td> <td>90</td> </tr> </table>	0	0	0	30	60	90	Delinquency	Maximum: Amount: Date:	Payment Pattern
0	0	0							
30	60	90							
CURACAO (H 083UH001)		Account # 544303	Account Rating R01						
Type: REVOLVING	Credit Limit: \$2,808	Balance: \$2,487	Opened: 8/18						
Loan Type: CHARGE ACCOUNT	High Credit: \$2,554	Past Due: \$0	Paid:						
Responsibility: I	Terms: MIN139	Last Payment:	Closed:						
Remarks:		Charge Off:	Verified: 7/19						
Late Payments (10 Months) <table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>30</td> <td>60</td> <td>90</td> </tr> </table>	0	0	0	30	60	90	Delinquency	Maximum: Amount: Date:	Payment Pattern
0	0	0							
30	60	90							
CAPITAL ONE (B 01DTV001)		Account # 517805780599	Account Rating R01						
Type: REVOLVING	Credit Limit: \$300	Balance: \$278	Opened: 5/19						
Loan Type: CREDIT CARD	High Credit: \$278	Past Due: \$0	Paid:						
Responsibility: I	Terms: MIN25	Last Payment:	Closed:						
Remarks:		Charge Off:	Verified: 7/19						
Late Payments (01 Months) <table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>30</td> <td>60</td> <td>90</td> </tr> </table>	0	0	0	30	60	90	Delinquency	Maximum: Amount: Date:	Payment Pattern
0	0	0							
30	60	90							

TRADES

CB INDIGO (B 022EL023) Account # 510004554219 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$296 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$296 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
 (01 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131572241101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$972 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M133 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X1
 (06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3327972 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$678 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M105 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46942598 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,278 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M311 **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:

OPORTUNPROG (F 02CX002) Account # 2928794 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
 (06 Months) 30 60 90 **Amount:**
Date:

TRADES

ARRONRNTS (H 02BP1001) Account # C08869654 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/11

Loan Type: LEASE **High Credit:** \$2,165 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/13

Remarks: CLOSED **Charge Off:** **Verified:** 4/13

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(Months) 30 60 90 **Amount:** **Months 1-12:**

Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/13/19	LS FINANCING (FLA2613540 CAL)		
7/25/19	CBNA (BNY6519225 EAS)		
5/29/19	CHECK INTO C (FTN5147441 SCT)		
5/28/19	LENDIFY FINA (FNC4076411 CAL)		
5/24/19	LENDIFY FINA (FNC4076411 CAL)		
5/20/19	CB INDIGO (BPT4997215 WAS)		
5/20/19	CAP ONE (BPC2699824 NTL)		
5/16/19	LENDIFY FINA (FNC4076411 CAL)		
4/03/19	CHECKNGO/AXF (FCI1430459 DAY)		
3/28/19	MILLER TOYOT (ACH2090840 CHI)		
3/17/19	ELMORE TOYOT (ALA6024249 CAL)		
12/25/18	LENDIFY FINA (FNC4076411 CAL)		
12/17/18	LENDIFY FINA (FNC4076411 CAL)		
8/10/18	CURACAO (HLA2456536 CAL)		
7/27/18	OPORTUN/PROG (FNC3435243 CAL)		
8/15/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

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