



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/15/19 13:33 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1875  
 Name: Ortega, Wulfrano  
 Current Address: 1111 n james london blvd  
 Antioch CA.94509

#### ORTEGASALGADO , WULFRANO

**Also Known As:** ORTEGA,WULFRANO  
**SSN:** 000-00-1875  
**Date of Birth:** 07/87  
**Phone:**  
**In File Since:** 11/18

**Current Address:**  
 1111 JAMES DONLON BV. #2104.  
 ANTIOCH CA. 94509  
 Reported 2/19

**Previous Address:**  
 971 HAVEN AV.  
 REDWOOD CITY CA. 94063  
 Reported 11/18

#### EMPLOYMENT

**EUROPEAN PAVING DESIGN INC.** **Position:** LABORER **Start:** 9/17 **In File Since:** 7/19  
 SAN JOSE, CA. **End:** **Effective:** 4/19

#### ALERTS AND SPECIAL MESSAGES

| Type              | Explanation                     |
|-------------------|---------------------------------|
| ID MISMATCH ALERT | 8 INQUIRIES IN THE LAST 60 DAYS |

#### SCORING

| Type         | Score | Explanation  |
|--------------|-------|--|
| VANTAGESCOR3 | +614  | 12 The date that you opened your oldest account is too recent<br>04 The balances on your accounts are too high compared to loan amounts<br>63 Lack of sufficient relevant real estate account information<br>06 You have too many accounts that were opened recently<br>SCORECARD: 08<br>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:** 22

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

|                    | Count | High Credit | Credit Limit | Balance  | Past Due | Payment | Available |
|--------------------|-------|-------------|--------------|----------|----------|---------|-----------|
| <b>Revolving</b>   | 2     | \$796       | \$800        | \$750    | \$0      | \$55    | 6%        |
| <b>Installment</b> | 5     | \$25,856    | \$0          | \$24,397 | \$0      | \$1,426 | n/a       |
| <b>Total</b>       | 7     | \$26,652    | \$800        | \$25,147 | \$0      | \$1,481 |           |

TRADES

BK OF AMER (B 01597029) Account # 4345 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$481 **Opened:** 3/19  
**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  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796245512 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$269 **Opened:** 6/19  
**Loan Type:** CREDIT CARD **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **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:**

CHECKNGO/AXF (F 02GHA001) Account # 47106611 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,476 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M401 **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:**

WESTLAKE FIN (F 01T9Q001) Account # 11002861 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$17,592 **Opened:** 3/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$17,676 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M450 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # CON6600 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,974 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M409 **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:**

TRADES

OPORTUNPROG (F 02CX002) Account # 3398037 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,355 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M166 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(O2 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 3154268 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **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  
(O3 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

| Date     | Subscriber Name (Code)        | Type | Amount |
|----------|-------------------------------|------|--------|
| 8/15/19  | LS FINANCING (FLA2613540 CAL) |      |        |
| 8/15/19  | LS FINANCING (FLA2613540 CAL) |      |        |
| 8/13/19  | ADVANCE AMER (FSC1882014 FLA) |      |        |
| 8/11/19  | ANTIOCH DODG (ACH0216123 CHI) |      |        |
| 8/08/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 8/07/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 7/17/19  | HY CITE INC (FMD0001177 WIS)  |      |        |
| 7/11/19  | APOYO FINANC (FNC6038461 CAL) |      |        |
| 6/27/19  | WINTER CHEVR (ALA1945361 CAL) |      |        |
| 5/21/19  | CHECKNGO/AXF (FCI1430459 DAY) |      |        |
| 5/15/19  | CAPITAL ONE (BPC3575459 NTL)  |      |        |
| 4/27/19  | CAP ONE (BPC2699824 NTL)      |      |        |
| 3/31/19  | APPRVD AUTO (ALA3815569 CAL)  |      |        |
| 3/25/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 3/22/19  | COAF (FPC1246538 NTL)         |      |        |
| 3/22/19  | HANLEES CHRY (ALA3401334 CAL) |      |        |
| 3/22/19  | EXETER FIN (FDF1654822 SCT)   |      |        |
| 3/04/19  | BK OF AMER (BPH3346328 EAS)   |      |        |
| 3/04/19  | BK OF AMER (BNC2428053 FLA)   |      |        |
| 2/26/19  | APOYO FINANC (FNC6038461 CAL) |      |        |
| 11/29/18 | VERIZON WIRE (ULA7577611 CAL) |      |        |
| 11/15/18 | OPORTUN/PROG (FNC3435243 CAL) |      |        |

**REPORT SERVICED BY**

---

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)