



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

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ortega , Wulfrano
 Current Address: 1111 N James london Blvd
 Blvd 2104
 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	7 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type	Score	Explanation
VANTAGESCOR3	+614	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 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 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: 7	Inquiries: 21				
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
Revolving	2	\$796	\$800	\$750	\$0	\$55	6%
Installment	5	\$25,856	\$0	\$24,397	\$0	\$1,426	n/a
Total	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
(02 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
(03 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
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
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