



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/15/19 15:06 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7942
 Name: burgueno, sergio
 Current Address: 308 s 3rd st
 patterson CA.95363

BUTGUENOIRIBE , SERGIO G.

Also Known As:

BURGUENO, SERGIO, GIOVANNI
 BURGENO, SERGIO
 BUTGUENOIRIBE, SERGIIOGIOVANNI

SSN: 000-00-6853
Date of Birth: 08/81

Phone:

In File Since: 12/13

Current Address:

1448 CARLY CREEK DR.
 PATTERSON CA. 95363
Reported 12/13

Previous Address:

308 3RD ST.
 PATTERSON CA. 95363
Reported 9/18

EMPLOYMENT

GERMAN AUTO BODY INC	Position: EMPLOYEE	Start: 1/15 End:	In File Since: 7/18 Effective: 7/18
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PAN AMERICAN BODY SHOP INC SAN JOSE, CA.	Position: PULIDOR	Start: 8/97 End:	In File Since: 12/13 Effective: 12/13
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ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

5 INQUIRIES IN THE LAST 60 DAYS
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+524

Explanation

12 The date that you opened your oldest account is too recent
 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 95 You have too many collection agency accounts that are unpaid
 76 You have insufficient credit history on installment loans
 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:	3	Trades:	6	Inquiries:	16
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	3		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$1,426	\$0	\$0	\$0	\$0	100%
Installment	1	\$2,941	\$0	\$2,941	\$0	\$240	n/a
Closed w/Balance	-	n/a	n/a	\$1,512	\$1,512	\$0	n/a
Total	6	\$4,367	\$0	\$4,453	\$1,512	\$240	

COLLECTIONS

ERC (Y 26MT002) Account # 205645522 Account Rating O9B
Original Creditor: DISH(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$185 **Opened:** 3/19
Account Type: OPEN **Balance:** \$185 **Paid:**
Responsibility: I **Past Due:** \$185 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

LVNV FUNDING (Y 21T9002) Account # 4447962337087997 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$701 **Opened:** 4/19
Account Type: OPEN **Balance:** \$701 **Paid:**
Responsibility: I **Past Due:** \$701 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

MS SERVICES (Y 46MK002) Account # 1734647 Account Rating O9B
Original Creditor: BANK OF THE WEST CHECKING OR(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$264 **Opened:** 1/19
Account Type: OPEN **Balance:** \$264 **Paid:**
Responsibility: I **Past Due:** \$264 **Closed:**
Last Payment: **Verified:** 7/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

CAPITAL ONE (B 01DTV001)		Account # 517805770653	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$395	Opened: 4/15
Loan Type: CREDIT CARD	High Credit: \$491	Past Due: \$395	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 5/19
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:	Verified: 7/19
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
TBOM/CONTFIN (F 02AQE003)		Account # 536092100200	Account Rating R09
Type: REVOLVING	Credit Limit: \$500	Balance: \$0	Opened: 9/17
Loan Type: CREDIT CARD	High Credit: \$692	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 1/19
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 6/19
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
CREDITONEBNK (B 054MR013)		Account # 444796233708	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 12/16
Loan Type: CREDIT CARD	High Credit: \$701	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 12/18
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 6/19
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
FST PREMIER (B 041PF045)		Account # 517800671333	Account Rating R09
Type: REVOLVING	Credit Limit: \$700	Balance: \$1,117	Opened: 9/17
Loan Type: CREDIT CARD	High Credit: \$1,117	Past Due: \$1,117	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 1/19
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 6/19
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
DN RBRTO JWJ (J 0956X015)		Account # 7053	Account Rating R01
Type: REVOLVING	Credit Limit:	Balance: \$0	Opened: 12/16
Loan Type: CHARGE ACCOUNT	High Credit: \$1,426	Past Due: \$0	Paid: 2/19
Responsibility: I	Terms:	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 7/19
Late Payments (30 Months) 1 1 1 30 60 90	Delinquency	Maximum: 5/19 (04) Amount: Date: 5/19	Payment Pattern Update Method: automated Months 1-12: 143211111111 Months 13-24: 11111111

TRADES

APOYO FINANC (F 02BZ2001)	Account # MOD3750	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$2,941
Loan Type: UNSECURED	High Credit: \$2,941	Past Due: \$0
Responsibility: I	Terms: 012M240	Last Payment:
Remarks:		Charge Off:
		Opened: 6/19
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum:
30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/15/19	LS FINANCING (FLA2613540 CAL)		
7/31/19	LENDIFY FINA (FNC4076411 CAL)		
7/13/19	LENDIFY FINA (FNC4076411 CAL)		
7/09/19	BOM/TCI-TV (FSF8337574 MWB)		
7/09/19	LS FINANCING (FLA2613540 CAL)		
7/09/19	LENDIFY FINA (FNC4076411 CAL)		
4/03/19	CAP ONE (BPC2699824 NTL)		
3/10/19	DN RBRTO JWJ (JLA2010111 CAL)		
1/05/19	SYNCB/EBAY (BNY5734653 EAS)		
12/29/18	VERIZON WIRE (JLA7577611 CAL)		
12/12/18	CAP ONE (BPC2699824 NTL)		
10/10/18	BOM/TCI FA (FSF4268654 MWB)		
8/05/18	SYNCB/WALMRT (NNY1212732 EAS)		
7/11/18	APOYO FINANC (FNC6038461 CAL)		
11/25/17	DN RBRTO JWJ (JLA2010111 CAL)		
9/19/17	REP/BUILD (BRI4350949 EAS)		

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)