



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/16/19 15:54 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7400
 Name: Castro, Juan
 Current Address: 174 S O St 17
 Lincoln CA.95648

CASTROAGUILAR ,JUAN CARLOS

Also Known As: CASTRO,JUAN,C
 CASTROAGUILAR,JUAN,CAROLS
SSN: 000-00-9628
Date of Birth: 04/78
Phone:
In File Since: 1/03

Current Address: 174 S. O ST. #17.
 LINCOLN CA. 95648
 Reported 11/12
Previous Address: 3900 48TH AV. #93.
 SACRAMENTO CA. 95823
 Reported 12/04
Previous Address: 170 S. O ST. #17.
 LINCOLN CA. 95648

EMPLOYMENT

AUGER CONSTRUCTION
Position: LABORER
Start:
End:
In File Since: 5/19
Effective: 5/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+597	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 16 The total of all balances on your open accounts is too high 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: 6	Inquiries: 10				
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	4	\$1,425	\$1,350	\$1,351	\$0	\$94	5%
Installment	2	\$17,163	\$0	\$13,664	\$0	\$597	n/a
Total	6	\$18,588	\$1,350	\$15,015	\$0	\$691	

TRADES

WELLS FARGO (B 0908N664) Account # 442644141504 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$279 **Opened:** 4/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$327 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN34 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805965252 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$327 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$332 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN35 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805994205 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$745 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$766 **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:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CREDITACPT (F 0950Y002) Account # 88424295 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$11,188 **Opened:** 11/17
Loan Type: AUTOMOBILE **High Credit:** \$14,088 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M397 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111
Date:

OPORTUNPROG (F 02CX002) Account # 3175758 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,476 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M200 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

FAMSA (F 026E7001)	Account # 2767	Account Rating	R01
Type: REVOLVING	Credit Limit: \$4,000	Balance: \$0	Opened:
Loan Type: CHARGE ACCOUNT	High Credit: \$0	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 10/11
Remarks: CLOSED		Charge Off:	Verified: 12/16
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(48 Months) 30 60 90	Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
	Date:	Months 25-36: 111111111111	Months 37-48: 111111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/16/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	COAF (FPC1246538 NTL)		
7/26/19	HANLEES DAVI (ALA6122996 CAL)		
5/19/19	ROSEVILLE TO (ALA4498423 CAL)		
5/15/19	REGIONAL ACC (BNC2081415 FLA)		
5/15/19	GM FINANCIAL (FDF1535129 SCT)		
5/15/19	FUTURE CHEVR (ALA3461442 CAL)		
4/18/19	CAPITAL ONE (BPC3575459 NTL)		
12/01/18	OPORTUN/PROG (FNC3435243 CAL)		
7/15/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
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