



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/16/19 23:42 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-4065  
 Name: Bernal, Mario  
 Current Address: 1037 Michigan ave  
 Beaumont CA.92223

**BERNAL , MARIO ERNESTO**

**Also Known As:** **SSN:** 000-00-4065 **Phone:** **In File Since:** 11/96  
**Date of Birth:** 10/78

**Current Address:**  
 1037 MICHIGAN AV.  
 BEAUMONT CA. 92223  
 Reported 9/16

**Previous Address:**  
 935 CHERRY AV. #1A.  
 BEAUMONT CA. 92223  
 Reported 7/16

**Previous Address:**  
 3833 PERCY ST.  
 LOS ANGELES CA. 90023

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
<b>KUMAR INDURTIES</b> UNDEFINED, CA.	EMPLOYEE	8/17		12/17	12/17
<b>RUDOLPH FOODS</b>	OPERATOR			3/17	3/17

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+485</b>	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 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:	5	Trades:	5	Inquiries:	19
Negative Trade Accounts:	5	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	8		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Open</b>	1	\$0	\$0	\$10,196	\$9,443	\$0	0%
<b>Closed w/Balance</b>	-	n/a	n/a	\$18,309	\$18,225	\$0	n/a
<b>Total</b>	<b>5</b>	<b>\$0</b>	<b>\$0</b>	<b>\$28,505</b>	<b>\$27,668</b>	<b>\$0</b>	

COLLECTIONS

I C SYSTEM (Y 2834001)	Account # 72528910	Account Rating O9B
<b>Original Creditor:</b> ATT DIRECTV(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$596 <b>Balance:</b> \$596 <b>Past Due:</b> \$596 <b>Last Payment:</b>
<b>Account Type:</b> OPEN		<b>Opened:</b> 4/17 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 8/19
<b>Responsibility:</b> I		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>
CCI (Y 1LMA001)	Account # 33324402	Account Rating O9B
<b>Original Creditor:</b> T MOBILE USA INC(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$505 <b>Balance:</b> \$505 <b>Past Due:</b> \$505 <b>Last Payment:</b>
<b>Account Type:</b> OPEN		<b>Opened:</b> 5/19 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 8/19
<b>Responsibility:</b> I		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>
LVNV FUNDING (Y 21T9002)	Account # 4447962265456487	Account Rating O9B
<b>Original Creditor:</b> CREDIT ONE BANK N A(financial)	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$637 <b>Balance:</b> \$637 <b>Past Due:</b> \$637 <b>Last Payment:</b>
<b>Account Type:</b> OPEN		<b>Opened:</b> 7/15 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 8/19
<b>Responsibility:</b> I		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>
TRIDENT ASST (Y 2BZY001)	Account # 9008891813	Account Rating O9B
<b>Original Creditor:</b> VERIZON(cableOrCellular )	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$1,612 <b>Balance:</b> \$1,612 <b>Past Due:</b> \$0 <b>Last Payment:</b>
<b>Account Type:</b> OPEN		<b>Opened:</b> 9/15 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 7/19
<b>Responsibility:</b> I		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>
PCSCOLLECTIO (Y 1S6P001)	Account # 7231860000117523	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$286 <b>Balance:</b> \$313 <b>Past Due:</b> \$313 <b>Last Payment:</b>
<b>Account Type:</b> OPEN		<b>Opened:</b> 10/18 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 7/19
<b>Responsibility:</b> I		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 10236707 Account Rating 109

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$7,408 **Opened:** 2/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$8,195 **Past Due:** \$7,408 **Paid:**  
**Responsibility:** I **Terms:** 030M **Last Payment:** **Closed:** 8/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

EXETER FIN (F 02BBG001) Account # 68068195199681001 Account Rating 109

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$10,517 **Opened:** 1/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$20,601 **Past Due:** \$10,517 **Paid:**  
**Responsibility:** C **Terms:** 073M **Last Payment:** **Closed:** 4/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

DANIELS JWLS (J 0619L009) Account # 3830238 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$384 **Balance:** \$384 **Opened:** 7/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$384 **Past Due:** \$300 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 1/17  
**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796226545 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/14  
**Loan Type:** CREDIT CARD **High Credit:** \$637 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/15  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/15  
**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

RIVERSIDE CO (V 086DK001) Account # 20000000116 Account Rating 005

**Type:** OPEN **Credit Limit:** **Balance:** \$10,196 **Opened:** 7/18  
**Loan Type:** CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$9,443 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments (12 Months)** 0 0 8 **Delinquency** **Maximum:** 11/18 (05) **Payment Pattern** **Months 1-12:** X55555554  
**Amount:** \$3,043  
**Date:** 11/18

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/16/19	LS FINANCING (FLA2613540 CAL)		
6/08/19	LENDIFY FINA (FNC4076411 CAL)		
5/31/19	PUENTE HILLS (ALA4128608 CAL)		
5/29/19	LENDIFY FINA (FNC4076411 CAL)		
12/28/18	VW CREDIT (FCH0004217 CHI)	Automobile	
12/28/18	EXETER FIN (FDF1654822 SCT)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
12/28/18	COAF (FPC1246538 NTL)		
12/26/18	VOLKSWAGEN O (ALA2607013 CAL)		
9/11/18	MVP CARS (ALA3246846 CAL)		
9/09/18	LENDIFY FINA (FNC4076411 CAL)		
2/25/18	AMERICREDIT (FDF0027016 SCT)		
2/25/18	TIDEWATER CR (FTW0124686 EAS)		
2/25/18	REGIONAL ACC (BNC2081415 FLA)		
2/25/18	EXETER FIN (FDF1654822 SCT)		
2/25/18	COAF (FPC1246538 NTL)		
2/25/18	LARRY M TOYO (ACH2038031 CHI)		
12/09/17	APOYO FINANC (FNC6038461 CAL)		
12/03/17	T-MOBILE (UWA3747126 WAS)		
8/26/17	TARGET/TD (DMS3375660 WIS)		

**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)