



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/16/19 23:44 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Iraheta, Ulises
 Current Address: 12845 Waltham St
 Baldwin Park CA.91706

IRAHETASERRANO SR, ULISES ALEJANDRO

Also Known As: IRAHETA,ULISES,ALEJANDRO
 IRAHETASERRANO,ULISESALEJAN
 DR
 SERRANOIRAHETA,ULISES,ALEJAN
 D

SSN: 000-00-5321 **Phone:** **In File Since:** 3/18
Date of Birth: 05/86

Current Address:
 12845 WALTHAM ST.
 BALDWIN PARK CA. 91706
Reported 3/18

EMPLOYMENT

PILOT PAINTING **Position:** PAINTING **Start:** **In File Since:** 6/18
 ORANGE, CA. **End:** **Effective:** 6/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+625	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: 5	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	1	\$1,014	\$1,200	\$1,014	\$0	\$73	16%
Installment	4	\$4,530	\$0	\$4,199	\$0	\$271	n/a
Total	5	\$5,544	\$1,200	\$5,213	\$0	\$344	

TRADES

CURACAO (H 083UH001) Account # 544939 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,200 **Balance:** \$1,014 **Opened:** 11/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,014 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN73 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131422962102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,795 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M187 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3452034 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$404 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M84 **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:

OPORTUNPROG (F 02CX002) Account # 3142018 Account Rating I01
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:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131422962101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/16/19	LS FINANCING (FLA2613540 CAL)		
8/13/19	CAPITAL ONE (BPC3575459 NTL)		
5/25/19	CURACAO (HLA2456536 CAL)		
2/21/19	LENDIFY FINA (FNC4076411 CAL)		
12/05/18	LENDIFY FINA (FNC4076411 CAL)		
11/18/18	CURACAO (HLA2456536 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
11/16/18	OPORTUN INC/ (FNC5587633 CAL)		
7/09/18	LENDIFY FINA (FNC4076411 CAL)		
6/02/18	CURACAO (HLA2456536 CAL)		
3/24/18	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)