



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/17/19 11:57 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Kadar, Gabriel
 Current Address: 689 NW Ladera Way
 pacifica CA.94044

KADAR , GABRIEL

Also Known As:

SSN: 000-00-0000
 Date of Birth: 08/77

Phone:

In File Since: 8/18

Current Address:
 689 LADERA WY.
 PACIFICA CA. 94044
 Reported 11/18

Previous Address:
 1615 PENNSYLVANIA AV. #12.
 MIAMI BEACH FL. 33139
 Reported 8/18

EMPLOYMENT

BORA BORA RESIDENTIAL AND

Position: HANDYMAN

Start:
 End:

In File Since: 1/19
 Effective: 1/19

SCORING

Type

VANTAGESCOR3

Score

+595

Explanation

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: 4 Inquiries: 9

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	\$699	\$600	\$528	\$0	\$59	12%
Installment	2	\$22,349	\$0	\$21,797	\$0	\$715	n/a
Total	4	\$23,048	\$600	\$22,325	\$0	\$774	

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 10644206 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$16,649 **Opened:** 1/19
Loan Type: AUTOMOBILE **High Credit:** \$17,249 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M452 **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:

WELLS FARGO (B 0908N664) Account # 442644109690 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$199 **Opened:** 9/18
Loan Type: CREDIT CARD **High Credit:** \$370 **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:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805950305 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$329 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$329 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN34 **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:

OPORTUNPROG (F 02CX002) Account # 3514546 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,148 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$5,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M263 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/17/19	LS FINANCING (FLA2613540 CAL)		
8/17/19	LENDIFY FINA (FNC4076411 CAL)		
7/27/19	SYNCB/EBAY (BNY5734653 EAS)		
5/29/19	OPORTUN INC/ (FNC5587633 CAL)		
5/20/19	LENDIFY FINA (FNC4076411 CAL)		
5/18/19	CAP ONE (BPC2699824 NTL)		
5/07/19	SYNCB/AMAZON (BNY5371284 EAS)		
1/31/19	MELODY TOYOT (ALA4978626 CAL)		
8/22/18	CAP ONE (BPC2699824 NTL)		

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)