



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/19/19 12:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6537
 Name: Rojero, Roberto
 Current Address: 2059 97 ave
 lancaster CA.93535

ROJERO , ROBERTO M.

Also Known As:

ROJEROMORENO,ROBERTO
 ROJUERO,ROBERTO

SSN: 000-00-3061
 Date of Birth: 06/80

Phone:

In File Since: 8/01

Current Address:

2059 E. AVENUE I #97.
 LANCASTER CA. 93535
 Reported 11/12

Previous Address:

14350 VANOWEN ST. #201.
 VAN NUYS CA. 91405
 Reported 6/08

Previous Address:

6616 SYLMAR AV. #3.
 VAN NUYS CA. 91405

EMPLOYMENT

EL NUEVO TERRE

Position: WAITER

Start:
 End:

In File Since: 5/19
 Effective: 5/19

SELF EMPLOYED

Position: CLEANING

Start:
 End:

In File Since: 4/18
 Effective: 5/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score
+580

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
 07 You have too many delinquent or derogatory accounts
 63 Lack of sufficient relevant real estate account information
 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:	0	Trades:	7	Inquiries:	7
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	7	\$23,032	\$0	\$21,594	\$0	\$652	n/a
Closed w/Balance	-	n/a	n/a	\$7,722	\$7,722	\$0	n/a
Total	7	\$23,032	\$0	\$29,316	\$7,722	\$652	

TRADES

SIERRACREDIT (F 02GBG001)		Account # 20027371	Account Rating	109
Type: INSTALLMENT	Credit Limit:	Balance: \$7,722	Opened: 1/16	
Loan Type: AUTOMOBILE	High Credit: \$7,576	Past Due: \$7,722	Paid:	
Responsibility: I	Terms: 032M	Last Payment:	Closed: 12/18	
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 7/19	
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12:
0 0 0 30 60 90				
WESTLAKE FIN (F 01T9Q001)		Account # 11298712	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$18,275	Opened: 5/19	
Loan Type: AUTOMOBILE	High Credit: \$18,457	Past Due: \$0	Paid:	
Responsibility: I	Terms: 072M408	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 7/19	
Late Payments (02 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 11
0 0 0 30 60 90				
LENDIFY FIN (F 02G6T001)		Account # 101454278101	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 1/19	
Loan Type: UNSECURED	High Credit: \$300	Past Due: \$0	Paid:	
Responsibility: I	Terms: 005M	Last Payment:	Closed: 7/19	
Remarks: CLOSED		Charge Off:	Verified: 7/19	
Late Payments (05 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 11111
0 0 0 30 60 90				
OPORTUNPROG (F 02CX002)		Account # 2964424	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$3,319	Opened: 8/18	
Loan Type: UNSECURED	High Credit: \$4,575	Past Due: \$0	Paid:	
Responsibility: I	Terms: 028M244	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 6/19	
Late Payments (09 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 111111111
0 0 0 30 60 90				
OPORTUNPROG (F 02CX002)		Account # 2114479	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 3/17	
Loan Type: UNSECURED	High Credit: \$3,600	Past Due: \$0	Paid:	
Responsibility: I	Terms: 029M	Last Payment:	Closed: 8/18	
Remarks: ACCOUNT CLOSED DUE TO REFINANCE		Charge Off:	Verified: 8/18	
Late Payments (16 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated Months 1-12: 111111111111 Months 13-24: 1111
0 0 0 30 60 90				

TRADES

OPORTUNPROG (F 02CXY002) Account # 1648450 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 3/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CXY002) Account # 1443557 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 4/16
Remarks: CLOSED **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/19/19	LS FINANCING (FLA2613540 CAL)		
8/02/19	PERSONIFY (FNY3078631 EAS)		
7/23/19	LENDIFY FINA (FNC4076411 CAL)		
7/12/19	LENDIFY FINA (FNC4076411 CAL)		
5/04/19	WEST COVINA (ALA1863447 CAL)		
1/21/19	LENDIFY FINA (FNC4076411 CAL)		
8/14/18	LENDIFY FINA (FNC4076411 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)