



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/19/19 18:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2528  
 Name: Rodriguez, Francisco  
 Current Address: 735 joann  
 Costa Mesa CA.92726

### RODRIGUEZ , FRANCISCO

#### Also Known As:

RODRIGUEZ,FRANCISCO,JAVIER  
 RODRIGUEZMENDEZ,FRANCISCO,J  
 AV

SSN: 000-00-1987  
 Date of Birth: 05/87

Phone:

In File Since: 4/10

#### Current Address:

735 JOANN ST. #4.  
 COSTA MESA CA. 92627  
 Reported 11/16

#### Previous Address:

2297 E. FOUNTAIN WY.  
 COSTA MESA CA. 92627  
 Reported 2/13

#### Previous Address:

2252 FOUNTAIN WY.  
 COSTA MESA CA. 92627

### EMPLOYMENT

STACKS PANCAKE HOUSE  
 IRVINE, CA.

Position: COOK

Start: 5/16  
 End:

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

NORMS RESTAURANT  
 COSTA MESA, CA.

Position: COOKS

Start:  
 End:

In File Since: 11/16  
 Effective: 4/10

### 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  
 CURRENT INPUT ZIP CODE INVALID

### SCORING

#### Type

VANTAGESCOR3

#### Score

+563

#### Explanation

05 Too many of the delinquencies on your accounts are recent  
 12 The date that you opened your oldest account is too recent  
 44 Too many bankcard or revolving accounts with delinquent or derogatory status  
 63 Lack of sufficient relevant real estate account information  
 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)

<b>Public Records:</b>	0	<b>Collections:</b>	0	<b>Trades:</b>	3	<b>Inquiries:</b>	7
<b>Negative Trade Accounts:</b>	0	<b>Trade Accounts with Any Historical Negatives:</b>	2	<b>Occurrence of Historical Negatives:</b>	13		
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	1	\$1,704	\$3,300	\$398	\$0	\$40	88%
<b>Installment</b>	2	\$3,941	\$0	\$3,002	\$0	\$104	n/a
<b>Total</b>	<b>3</b>	<b>\$5,645</b>	<b>\$3,300</b>	<b>\$3,400</b>	<b>\$0</b>	<b>\$144</b>	

TRADES

CURACAO (H 083UH001)		Account # 5257817900		Account Rating 101	
<b>Type:</b>	INSTALLMENT	<b>Credit Limit:</b>	\$3,002	<b>Balance:</b>	\$3,002
<b>Loan Type:</b>	INSTALLMENT SALES CONTRACT	<b>High Credit:</b>	\$3,941	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	029M104	<b>Last Payment:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Verified:</b>	7/19
<b>Late Payments</b>	6 1 0	<b>Delinquency</b>	<b>Maximum:</b> 3/19 (03)	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(39 Months)	30 60 90		<b>Amount:</b> \$311		<b>Months 1-12:</b> 211321211111
			<b>Date:</b> 3/19		<b>Months 13-24:</b> 122111X11111
					<b>Months 25-36:</b> 111111111111
					<b>Months 37-48:</b> 121

CURACAO (H 083UH001)		Account # 525781		Account Rating R01	
<b>Type:</b>	REVOLVING	<b>Credit Limit:</b>	\$3,300	<b>Balance:</b>	\$398
<b>Loan Type:</b>	CHARGE ACCOUNT	<b>High Credit:</b>	\$1,704	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	MIN40	<b>Last Payment:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Verified:</b>	7/19
<b>Late Payments</b>	6 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(39 Months)	30 60 90		<b>Amount:</b>		<b>Months 1-12:</b> 211211111111
			<b>Date:</b>		<b>Months 13-24:</b> 122111X11111
					<b>Months 25-36:</b> 111111211111
					<b>Months 37-48:</b> 121

VEROS CREDIT (F 02DELO01)		Account # 15931654		Account Rating 101	
<b>Type:</b>	INSTALLMENT	<b>Credit Limit:</b>	\$0	<b>Balance:</b>	\$0
<b>Loan Type:</b>	AUTOMOBILE	<b>High Credit:</b>	\$11,227	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	042M	<b>Last Payment:</b>	
<b>Remarks:</b>	CLOSED	<b>Charge Off:</b>		<b>Verified:</b>	4/18
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(17 Months)	30 60 90		<b>Amount:</b>		<b>Months 1-12:</b> 111111111111
			<b>Date:</b>		<b>Months 13-24:</b> 11111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/19/19	LS FINANCING (FLA2613540 CAL)		
6/21/19	LENDIFY FINA (FNC4076411 CAL)		
4/30/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/27/19	APOYO FINANC (FNC6038461 CAL)		
12/19/18	CURACAO (HLA2456536 CAL)		
5/11/18	APOYO FINANC (FNC6038461 CAL)		
12/14/17	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)