



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/19/19 21:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: castaneda, miguel
 Current Address: 4396 planet circle
 union city CA.94587

CASTANEDA , MIGUEL

Also Known As: SSN: 000-00-7728 Phone: In File Since: 7/10
 CASTANEDAGONZALEZ,MIGUELAN Date of Birth: 09/77
 GEL
 CASTANEDAGONZALEZ,MIGUEL,A
 NGE
 CASTANEDA,MIGUEL,ANGEL

Current Address: 4396 PLANET CI.
 UNION CITY CA. 94587
 Reported 9/14
Previous Address: 31770 ALVARADO BV. #18.
 UNION CITY CA. 94587
 Reported 7/10

EMPLOYMENT

IHOP Position: COCINERO Start: 4/18 In File Since: 3/19
 End: Effective: 8/15

SCORING

Type	Score	Explanation
VANTAGESCOR3	+611	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:** 19 **Inquiries:** 7

Negative Trade Accounts: 1 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 2

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$486	\$500	\$486	\$0	\$20	3%
Installment	16	\$11,869	\$0	\$7,403	\$0	\$510	n/a
Total	19	\$12,355	\$500	\$7,889	\$0	\$530	

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805935107 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 7/16
Loan Type: CREDIT CARD **High Credit:** \$460 **Past Due:** \$0 **Paid:** 6/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CB/VICSCRT (C 016US001) Account # 585637533414 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$486 **Opened:** 4/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$486 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN20 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (15 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111
Date:

LENDIFY FIN (F 02G6T001) Account # 101633360102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$278 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M66 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
Amount:
Date:

APOYO FINANC (F 02BZ2001) Account # HWD6479 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,125 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$7,527 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M444 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 101633360101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
Amount:
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1940077 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 212111111111
(29 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111

APOYO FINANC (F 02BZ2001) Account # HWD4253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$6,330 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

LENDIFY FIN (F 02G6T001) Account # 106029862102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **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:** X111111XXXXX
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992104658 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(42 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111

LENDIFY FIN (F 02G6T001) Account # 106029862101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account #HWD3291 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 6/17
Remarks: CLOSED **Charge Off:** **Verified:** 6/17
Update Method: automated
Months 1-12: 1111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (10 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account #1154490 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: UNSECURED **High Credit:** \$5,078 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 10/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/16
Update Method: automated
Months 1-12: 11111111X1XX
Months 13-24: 11X1X11
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (19 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account #HWD2620 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 11/15
Loan Type: UNSECURED **High Credit:** \$4,042 **Past Due:** **Paid:**
Responsibility: I **Terms:** 018M291 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/16
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (07 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account #HWD2194 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 11/15
Remarks: CLOSED **Charge Off:** **Verified:** 11/15
Update Method: automated
Months 1-12: 1111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (04 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account #774133 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: UNSECURED **High Credit:** \$3,801 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 2/15
Remarks: CLOSED **Charge Off:** **Verified:** 2/15
Update Method: automated
Months 1-12: 11XXX11XX111
Months 13-24: 1
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (13 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 575105 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 12/13
Remarks: CLOSED **Charge Off:** **Verified:** 12/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 341889 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/11
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 8/12
Remarks: CLOSED **Charge Off:** **Verified:** 8/12
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 02CX002) Account # 237848 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/10
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 8/11
Remarks: CLOSED **Charge Off:** **Verified:** 8/11
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
 (02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 25503 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/09
Loan Type: UNSECURED **High Credit:** \$1,250 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 7/10
Remarks: CLOSED **Charge Off:** **Verified:** 7/10
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/19/19	LS FINANCING (FLA2613540 CAL)		
6/23/19	LENDIFY FINA (FNC4076411 CAL)		
3/29/19	APOYO FINANC (FNC6038461 CAL)		
2/25/19	LENDIFY FINA (FNC4076411 CAL)		
7/18/18	PERSONIFY (FNY3078631 EAS)		
4/08/18	JORA MANAGEM (FDF5266463 SCT)		
11/26/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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