



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/19/19 21:56 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Mendez, Luis
 Current Address: 8124 chestnut ave
 South gate CA.90280

MENDEZARCEO , LUISRAMIRO

Also Known As: MENDEZARCEO,LUIS,RAMIRO
 MENDEZ,LUIS,RAMIRO
SSN: 000-00-1526
Date of Birth: 09/83
Phone:
In File Since: 9/10

Current Address: 8124 CHESTNUT AV.
 SOUTH GATE CA. 90280
 Reported 11/14
Previous Address: 843 W. 80TH ST. #5.
 LOS ANGELES CA. 90044
 Reported 9/10
Previous Address: 5917 CARMELITA AV.
 HUNTINGTON PARK CA. 90255

EMPLOYMENT

SSI 4TH WED LOS ANGELES, CA.	Position: LABORER	Start: End:	In File Since: 7/19 Effective: 8/19
GENERAL CARBON COMPANY	Position:	Start: End:	In File Since: 3/19 Effective: 3/19

SCORING

Type	Score	Explanation
VANTAGESCOR3	+526	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 44 Too many bankcard or revolving accounts with delinquent or derogatory status 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: 5	Trades: 10	Inquiries: 23				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$1,214	\$1,214	\$654	\$105	\$64	46%
Installment	7	\$5,451	\$0	\$5,615	\$0	\$360	n/a
Closed w/Balance-		n/a	n/a	\$2,247	\$0	\$0	n/a
Total	10	\$6,665	\$1,214	\$8,516	\$105	\$424	

COLLECTIONS

ERC (Y 26MT002)	Account # 175063121	Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$743
Account Type: OPEN		Balance: \$625
Responsibility: I		Past Due: \$625
		Last Payment:
		Opened: 7/17
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
CREDIT COLL (Y 1GZD005)	Account # 60634368	Account Rating O9B
Original Creditor: INFINITY INSURANCE COMPANY(insurance)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$65
Account Type: OPEN		Balance: \$65
Responsibility: I		Past Due: \$65
		Last Payment:
		Opened: 3/16
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
HP SEARS (Y 7568007)	Account # 1000450884	Account Rating O9B
Original Creditor: CURACAO(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$2,247
Account Type: OPEN		Balance: \$2,247
Responsibility: I		Past Due: \$2,247
		Last Payment:
		Opened: 11/16
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
ERC (Y 26MT002)	Account # 201647965	Account Rating O9B
Original Creditor: DISH(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$131
Account Type: OPEN		Balance: \$131
Responsibility: I		Past Due: \$131
		Last Payment:
		Opened: 11/18
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
CREDIT MGMT (Y 523B001)	Account # 68040203	Account Rating O9P
Original Creditor: CHARTER COMMUNICATIONS(cableOrCellular)	Remarks: PAID COLLECTION	Amount Placed: \$647
Account Type: OPEN		Balance: \$0
Responsibility: I		Past Due: \$0
		Last Payment:
		Opened: 10/18
		Paid:
		Closed: 1/19
		Verified: 4/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

CURACAO (H 083UH001)		Account # 5322250200		Account Rating 109	
Type: INSTALLMENT	Credit Limit:	Balance: \$2,247	Opened: 12/12	Paid:	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$2,765	Past Due: \$0	Closed: 6/16	Verified: 7/19	
Responsibility: I	Terms: 013M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: UNPAID BALANCE CHARGED OFF				Months 1-12:	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern		
(Months) 30 60 90		Amount:			
		Date:			
DANIELS JWLS (J 0619L009)		Account # 4922249		Account Rating R03	
Type: REVOLVING	Credit Limit: \$654	Balance: \$654	Opened: 12/18	Paid:	
Loan Type: CHARGE ACCOUNT	High Credit: \$654	Past Due: \$105	Closed:	Verified: 7/19	
Responsibility: I	Terms: MIN64	Last Payment:	Charge Off:	Update Method: automated	
Remarks:				Months 1-12: 31111	
Late Payments (05 Months)	Delinquency	Maximum: 6/19 (03)	Payment Pattern		
(05 Months) 0 1 0 30 60 90		Amount:			
		Date: 6/19			
WILSHIRE CNS (F 028NZ001)		Account # 10593238		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$2,625	Opened: 6/19	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$2,525	Past Due: \$0	Closed:	Verified: 7/19	
Responsibility: I	Terms: 036M279	Last Payment:	Charge Off:	Update Method: automated	
Remarks:				Months 1-12: 1	
Late Payments (01 Months)	Delinquency	Maximum:	Payment Pattern		
(01 Months) 0 0 0 30 60 90		Amount:			
		Date:			
TAB/SUNBIT (F 02G44002)		Account # 99455069		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$117	Opened: 6/19	Paid:	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$126	Past Due: \$0	Closed:	Verified: 7/19	
Responsibility: I	Terms: 012M12	Last Payment:	Charge Off:	Update Method: automated	
Remarks:				Months 1-12: 1	
Late Payments (01 Months)	Delinquency	Maximum:	Payment Pattern		
(01 Months) 0 0 0 30 60 90		Amount:			
		Date:			
MONEY MART (F 02FYV001)		Account # 4406465		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$2,548	Opened: 7/19	Paid:	
Loan Type: UNSECURED	High Credit: \$2,500	Past Due: \$0	Closed:	Verified: 7/19	
Responsibility: I	Terms: 024M	Last Payment:	Charge Off:	Update Method: automated	
Remarks:				Months 1-12:	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern		
(Months) 30 60 90		Amount:			
		Date:			

TRADES

LENDIFY FIN (F 02G6T001) Account # 102516195101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$325 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M69 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 3148674 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2832713 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 11/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

WELLS FARGO (B 0908N664) Account # 442644140990 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/16
Loan Type: SECURED CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments (07 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CURACAO (H 083UH001) Account # 532225 Account Rating R01
Type: REVOLVING **Credit Limit:** \$560 **Balance:** \$0 **Opened:** 12/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$560 **Past Due:** \$0 **Paid:** 7/14
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/19/19	LS FINANCING (FLA2613540 CAL)		
7/15/19	APOYO FINANC (FNC6038461 CAL)		
7/06/19	LENDIFY FINA (FNC4076411 CAL)		
6/09/19	TAB/SUNBIT (FLA4547047 CAL)		
5/20/19	ACE CASH EXP (FHO5134479 SCT)		
5/10/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/16/19	DANIELS JRLY (JLA2010070 CAL)		
2/25/19	LENDIFY FINA (FNC4076411 CAL)		
12/23/18	DANIELS JRLY (JLA2010070 CAL)		
11/19/18	LENDIFY FINA (FNC4076411 CAL)		
11/18/18	LENDIFY FINA (FNC4076411 CAL)		
10/23/18	LENDIFY FINA (FNC4076411 CAL)		
10/21/18	LENDIFY FINA (FNC4076411 CAL)		
9/28/18	LENDIFY FINA (FNC4076411 CAL)		
9/21/18	CARSON TOYOT (ACH9673196 CHI)		
7/20/18	SYNCB/WALMRT (NNY1212732 EAS)		
7/15/18	LENDIFY FINA (FNC4076411 CAL)		
7/05/18	LENDIFY FINA (FNC4076411 CAL)		
6/08/18	OPORTUN/PROG (FNC3435243 CAL)		
3/28/18	SYNCB (NDY1263431 DAY)		
3/13/18	OPORTUN/PROG (FNC3435243 CAL)		
2/11/18	LENDIFY FINA (FNC4076411 CAL)		
11/24/17	CREDCO (ZCO8256078 CAL)		

REPORT SERVICED BY

TRANSUNION
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