



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/20/19 00:15 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Martinez, Martin
 Current Address: 436 N mercey springs Rd
 Los Banos CA.93635

MARTINEZLOMELI , MARTIN

Also Known As:

MARTINEZ,MARTIN,L
 LOMELI,MARTIN,MARTINEZ
 MARTINEZ,LOMELI,MARTIN

SSN: 000-00-6307
 Date of Birth: 07/70

Phone:

In File Since: 12/94

Current Address:

436 N. MERCEY SPRINGS RD. #109.
 LOS BANOS CA. 93635

Reported 12/10

Previous Address:

104 W. PACHECO BV.
 LOS BANOS CA. 93635

Reported 9/10

Previous Address:

205 E. RIVERSIDE DR.
 WATSONVILLE CA. 95076

EMPLOYMENT

CALIFORNIA NEW WEST

Position:

Start:

End:

In File Since: 3/19

Effective: 3/19

GOLDEN STATE BULB GROWERS

Position: IRRIGATION

Start: 3/98

End:

In File Since: 6/16

Effective:

SCORING

Type

VANTAGESCOR3

Score

+579

Explanation

- 32 Balances on bankcard or revolving accounts too high compared to credit limits
- 04 The balances on your accounts are too high compared to loan amounts
- 12 The date that you opened your oldest account is too recent
- 16 The total of all balances on your open accounts is too high

SCORECARD: 07

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: 17 Inquiries: 12

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	11	\$16,616	\$15,400	\$15,650	\$0	\$611	6%
Installment	6	\$41,617	\$0	\$33,081	\$0	\$853	n/a
Total	17	\$58,233	\$15,400	\$48,731	\$0	\$1,464	

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220721091 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,900 **Balance:** \$1,931 **Opened:** 12/96
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,089 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN57 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

CREDITONEBANK (B 054MR013) Account # 444796219779 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,150 **Balance:** \$2,207 **Opened:** 2/12
Loan Type: CREDIT CARD **High Credit:** \$2,207 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN111 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

THD/CBNA (B 026H3005) Account # 603532084899 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$987 **Opened:** 8/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$987 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN31 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(35 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111

TARGET/TD (D 01ZX5002) Account # 511786200425 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$3,402 **Opened:** 1/99
Loan Type: CREDIT CARD **High Credit:** \$3,496 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN108 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

CELTIC/CONT (F 02AQE006) Account # 534636120457 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$780 **Opened:** 10/18
Loan Type: CREDIT CARD **High Credit:** \$794 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN35 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111
Date:

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805799257 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$983 **Opened:** 11/08
Loan Type: CREDIT CARD **High Credit:** \$1,320 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

GOLDEN 1 CU (Q 02428003) Account # 184866401 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,455 **Opened:** 6/16
Loan Type: AUTOMOBILE **High Credit:** \$15,444 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 066M261 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (37 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1

ONEMAIN (F 02FRQ001) Account # 5194276020146927 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,961 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$8,018 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M276 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

WFDS (F 0839N077) Account # 518472016467 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$17,665 **Opened:** 3/19
Loan Type: AUTOMOBILE **High Credit:** \$18,155 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 075M316 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

FSB BLAZE (B 02B1D003) Account # 518213010129 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,100 **Balance:** \$1,076 **Opened:** 11/15
Loan Type: CREDIT CARD **High Credit:** \$1,132 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN44 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (44 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111111

TRADES

FNCC (B 02BYW001) Account # 423980110316 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,250 **Balance:** \$1,202 **Opened:** 7/16
Loan Type: CREDIT CARD **High Credit:** \$1,251 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN49 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (36 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111

MERRICK BK (B 01TGU001) Account # 412061409618 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,700 **Balance:** \$1,659 **Opened:** 12/14
Loan Type: CREDIT CARD **High Credit:** \$1,768 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN61 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

FST PREMIER (B 041PF015) Account # 517800671883 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$641 **Opened:** 1/18
Loan Type: CREDIT CARD **High Credit:** \$757 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN45 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

CREDITONEBNK (B 054MR013) Account # 546645113118 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$782 **Opened:** 9/17
Loan Type: CREDIT CARD **High Credit:** \$815 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (22 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111111

ONEMAIN (F 02FRQ001) Account # 11174276020146927 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$6,829 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 121111

TRADES

ARRONRNTS (H 02BP1001) Account # F10224025 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/12
Loan Type: LEASE **High Credit:** \$888 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

WELLSFARGO (F 01BR6001) Account # 104090703663984 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/07
Loan Type: NOTE LOAN **High Credit:** \$1,072 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 3/10
Remarks: CLOSED **Charge Off:** **Verified:** 3/10
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111X11111
Months 25-36: 111111111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (35 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/20/19	LS FINANCING (FLA2613540 CAL)		
5/07/19	CORTRUST BNK (BSF4090236 MWB)		
3/29/19	REGIONAL ACC (BNC2081415 FLA)		
3/29/19	AMERICREDIT (FDF0027016 SCT)		
3/29/19	MERCED SCHOO (QMC0000001 CAL)		
3/27/19	SANTOS FORD (ALA4931321 CAL)		
3/27/19	JPMCB AUTO (BCP0006508 NTL)		
3/27/19	COAF (FPC1246538 NTL)		
3/24/19	SANTOS FORD (ALA4931321 CAL)		
10/02/18	CELTIC/CONT (FNJ1271865 EAS)		
9/11/18	CORTRUST BNK (BSF4090236 MWB)		
10/31/17	STATE FARM B (BBL3818166 ILM)		

REPORT SERVICED BY

TRANSUNION
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