



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/22/19 11:03 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: ramos, Cruz
 Current Address: 35457 Newark Blvd I
 Newark CA.94560

RAMOS , CRUZ A.

Also Known As: RAMOSHERNANDEZ,CRUZ,ALBERTO
SSN: 000-00-5342
Date of Birth: 11/86
Phone:
In File Since: 11/09
 O
 RAMOS,CRUZ,ALBERTO

Current Address: 635 STALEY AV.
 HAYWARD CA. 94541
Reported 2/18
Previous Address: 37244 WALNUT ST. #A.
 NEWARK CA. 94560
Reported 1/11
Previous Address: 36727 CHERRY ST.
 NEWARK CA. 94560

EMPLOYMENT

ARIZTA LLC	Position: BAKER	Start: 9/06 End:	In File Since: 1/14 Effective: 1/14
FULLBLOOM NEWARK, CA.	Position: EMPLOYEE	Start: 9/06 End:	In File Since: 9/12 Effective: 9/12

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
VANTAGESCOR3	+632	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 47 No open bankcard or revolving accounts in your credit file 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)

Public Records: 0	Collections: 1	Trades: 14	Inquiries: 4			
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving 4	\$433	\$250	\$0	\$0	\$0	100%
Installment 10	\$18,994	\$0	\$11,026	\$0	\$613	n/a
Closed w/Balance-	n/a	n/a	\$6,651	\$5,662	\$0	n/a
Total	14	\$19,427	\$250	\$17,677	\$5,662	\$613

COLLECTIONS

ERC (Y 26MT002) Account # 139412867 Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$339 **Balance:** \$339 **Opened:** 11/15
Responsibility: I **Past Due:** \$339 **Paid:**
Last Payment: **Closed:**
Verified: 8/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

FST PREMIER (B 041PF045) Account # 517800641416 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$675 **Opened:** 3/14
Loan Type: CREDIT CARD **High Credit:** \$675 **Past Due:** \$675 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/14
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

GM FINANCIAL (F 044WK001) Account # 452562531 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,987 **Opened:** 2/14
Loan Type: AUTOMOBILE **High Credit:** \$17,803 **Past Due:** \$4,987 **Paid:**
Responsibility: I **Terms:** 073M **Last Payment:** **Closed:** 8/14
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 12/17
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

APOYO FINANC (F 02BZ2001) Account # OAK2116 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$989 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$3,570 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 2/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 2/16
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CREDITACPT (F 0950Y002) Account # 82790464 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,595 **Opened:** 3/16
Loan Type: AUTOMOBILE **High Credit:** \$17,319 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 066M475 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (40 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111

TRADES

OPORTUNPROG (F 02CX002) Account # 3372831 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,431 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M138 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
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 # 2817881 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **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:** 11111111
 (08 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805796011 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

WELLS FARGO (B 0908N664) Account # 442644140739 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 1/14
Loan Type: SECURED CREDIT CARD **High Credit:** \$550 **Past Due:** \$0 **Paid:** 10/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/14
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111111

OPORTUNPROG (F 02CX002) Account # 656815 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 4/15
Remarks: CLOSED **Charge Off:** **Verified:** 4/15
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X12XXX11XX11
 (21 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 3886157 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/12
Loan Type: AUTOMOBILE **High Credit:** \$9,423 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 10/13
Remarks: CLOSED **Charge Off:** **Verified:** 10/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

OPORTUNPROG (F 02CX002) Account # 435692 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/12
Loan Type: UNSECURED **High Credit:** \$1,565 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 6/13
Remarks: CLOSED **Charge Off:** **Verified:** 6/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

FAMSA (F 026E7001) Account # 6693216203069124 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/11
Loan Type: INSTALLMENT SALES **High Credit:** \$1,812 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 1/12
Responsibility: I **Charge Off:** **Verified:** 1/12
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 208352 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/10
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 4/11
Remarks: CLOSED **Charge Off:** **Verified:** 4/11
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

FST PREMIER (B 041PF015) Account # 517800621507 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** **Opened:** 11/09
Loan Type: CREDIT CARD **High Credit:** \$433 **Past Due:** **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/10
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/22/19	LS FINANCING (FLA2613540 CAL)		
8/17/19	LENDIFY FINA (FNC4076411 CAL)		
7/17/19	CHECKNGO/AXF (FCI1430459 DAY)		
3/08/19	OPORTUN INC/ (FNC5587633 CAL)		

REPORT SERVICED BY

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