



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/22/19 21:36 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Hernandez , Jose
 Current Address: 397 Mullen Ave 397
 San Francisco CA.94110

HERNANDEZPENA , JOSE SILVER

Also Known As: SSN: 000-00-3389 **Phone:** **In File Since:** 7/16
 HERNANDEZ,JOSESILVER **Date of Birth:** 05/93

Current Address: 397 MULLEN AV.
 SAN FRANCISCO CA. 94110
Reported 7/16

Previous Address: 229 2ND AV.
 DALY CITY CA. 94014
Reported 12/17

EMPLOYMENT

GYRO KING **Position:** EMPLOYEE **Start:** 5/15 **In File Since:** 5/17
 SAN FRANCISCO, CA. **End:** **Effective:** 5/17

SCORING

Type	Score	Explanation
VANTAGESCOR3	+556	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:** 1 **Trades:** 8 **Inquiries:** 11

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	8	\$4,365	\$0	\$4,327	\$0	\$679	n/a
Closed w/Balance	-	n/a	n/a	\$2,102	\$0	\$0	n/a
Total	8	\$4,365	\$0	\$6,429	\$0	\$679	

COLLECTIONS

CBA (Y 720M001) Account # 17583806 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$381 **Balance:** \$489 **Past Due:** \$489
Responsibility: I **Last Payment:** **Opened:** 2/18 **Paid:** **Closed:** **Verified:** 7/19
Update Method: automated

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

TRADES

SELFHELP FCU (Q 09525002) Account # 1453070500001 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,102 **Opened:** 2/17
Loan Type: AUTOMOBILE **High Credit:** \$18,688 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 11/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/18
Update Method: automated

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

LENDIFY FIN (F 02G6T001) Account # 149645371101 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:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46902466 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,327 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$4,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M679 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 3006536 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2702394 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2195196 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1928480 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1737302 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 10/16
Remarks: CLOSED **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/22/19	LS FINANCING (FLA2613540 CAL)		
7/27/19	COAF (FPC1246538 NTL)		
7/27/19	SAN LEANDRO (ALA4873619 CAL)		
7/19/19	LENDIFY FINA (FNC4076411 CAL)		
3/22/19	CHECKNGO/AXF (FCI1430459 DAY)		
3/16/19	LENDIFY FINA (FNC4076411 CAL)		
6/27/18	LENDIFY FINA (FNC4076411 CAL)		
4/24/18	CAP ONE (BPC2699824 NTL)		
3/10/18	OPORTUN/PROG (FNC3435243 CAL)		
1/13/18	CREDCO (ZCO8256078 CAL)		
8/24/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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