



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/23/19 12:49 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Figuetoa, Roberto  
 Current Address: 125 N Esquina Dr 39  
 San Francisco CA.94134

**TRANSUNION CONSUMER CREDIT REPORT**

**FIGUEROA , ROBERTO O.**

**Also Known As:**

FIGUEROA,ROBERTO,OTMARO  
 OTMAROFIGUERO,ROBERTO

**SSN:** 000-00-6291  
**Date of Birth:** 03/83

**Phone:**

**In File Since:** 1/10

**Current Address:**

39 ESQUINA DR.  
 SAN FRANCISCO CA. 94134

**Reported 1/10**

**EMPLOYMENT**

**CHEF KARLA**

**Position:** COOKS

**Start:**  
**End:**

**In File Since:** 1/11  
**Effective:** 1/11

**ALERTS AND SPECIAL MESSAGES**

**Type**

**ID MISMATCH ALERT**

**Explanation**

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)  
 INPUT SURNAME DOES NOT MATCH FILE SURNAME

**SCORING**

**Type**

**VANTAGESCOR3**

**Score**

**+467**

**Explanation**

12 The date that you opened your oldest account is too recent  
 44 Too many bankcard or revolving accounts with delinquent or derogatory status  
 63 Lack of sufficient relevant real estate account information  
 71 You have either very few installment loans or too many with delinquencies  
 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:** 12      **Inquiries:** 19

**Negative Trade Accounts:** 2      **Trade Accounts with Any Historical Negatives:** 4      **Occurrence of Historical Negatives:** 10

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	11	\$2,447	\$6,400	\$2,059	\$57	\$169	68%
<b>Closed w/Balance-</b>		n/a	n/a	\$255	\$136	\$47	n/a
<b>Total</b>	<b>12</b>	<b>\$2,447</b>	<b>\$6,400</b>	<b>\$2,314</b>	<b>\$193</b>	<b>\$216</b>	

COLLECTIONS

ERC (Y 26MT002) Account # 174787934 Account Rating O9B  
**Original Creditor:** SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$260  
**Responsibility:** I **Balance:** \$260  
**Open:** 7/17  
**Past Due:** \$260  
**Paid:**  
**Verified:** 8/19  
**Update Method:** automated  
**Last Payment:**  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

TRADES

SYNCB/OLDNAV (C 0235058G) Account # 601859645467 Account Rating R03  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$255 **Open:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$255 **Past Due:** \$136 **Paid:**  
**Responsibility:** I **Terms:** MIN47 **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 4 1 0 **Delinquency** **Maximum:** 5/19 (03)  
(12 Months) 30 60 90 **Amount:** \$94  
**Payment Pattern** **Months 1-12:** 232221111111  
**Date:** 5/19

DSNB MACYS (D 02A5T001) Account # 603534002105 Account Rating R02  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$130 **Open:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$146 **Past Due:** \$57 **Paid:**  
**Responsibility:** I **Terms:** MIN42 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:**  
(12 Months) 30 60 90 **Amount:**  
**Payment Pattern** **Months 1-12:** 111211111111  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644106653 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$291 **Open:** 10/16  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$324 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(33 Months) 30 60 90 **Amount:**  
**Payment Pattern** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 11111111

SYNCB/GAP (C 0235058F) Account # 601859540568 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Open:** 10/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(09 Months) 30 60 90 **Amount:**  
**Payment Pattern** **Months 1-12:** 11111111  
**Date:**

TRADES

CB/A&F (C 01BDT001) Account # 80602 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

CB/ JARED (J 01NZ8343) Account # 778850410393 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$4,500 **Balance:** \$908 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,155 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN50 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

FST PREMIER (B 041PF015) Account # 517800674962 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$730 **Opened:** 10/18  
**Loan Type:** CREDIT CARD **High Credit:** \$805 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN52 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/AMEAGL (C 0235051N) Account # 604410069863 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$150 **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$114 **Past Due:** \$0 **Paid:** 4/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11122111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 521934 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$550 **Balance:** \$0 **Opened:** 11/08  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$17 **Past Due:** \$0 **Paid:** 7/11  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X11111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111

TRADES

CURACAO (H 083UH001)		Account # 5219345700		Account Rating 101	
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 11/08		
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$682	<b>Past Due:</b> \$0	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 4/16		
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 4/16		
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum Amount:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
30 60 90		<b>Date:</b>		<b>Months 1-12:</b>	
WELLS FARGO (B 0908N664)		Account # 442644140340		Account Rating R01	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$0	<b>Opened:</b> 9/11		
<b>Loan Type:</b> SECURED CREDIT CARD	<b>High Credit:</b> \$421	<b>Past Due:</b> \$0	<b>Paid:</b> 6/13		
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 5/13		
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>	<b>Verified:</b> 4/14		
<b>Late Payments</b> (19 Months)	<b>Delinquency</b>	<b>Maximum:</b> 5/13 (03)	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
1 1 0 30 60 90		<b>Amount:</b> \$127		<b>Months 1-12:</b> 111111111132	
		<b>Date:</b> 5/13		<b>Months 13-24:</b> 1111111	
CAPITAL ONE (B 01DTV001)		Account # 517805815881		Account Rating R01	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$0	<b>Opened:</b> 8/10		
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$39	<b>Past Due:</b> \$0	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 10/10		
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>	<b>Verified:</b> 10/10		
<b>Late Payments</b> (01 Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
0 0 0 30 60 90		<b>Amount:</b>		<b>Months 1-12:</b> 1	
		<b>Date:</b>			

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/23/19	LS FINANCING (FLA2613540 CAL)		
5/17/19	CAP ONE (BPC2699824 NTL)		
2/25/19	SYNCB/EBAY (BNY5734653 EAS)		
1/06/19	SYNCB/AMAZON (BNY5371284 EAS)		
12/09/18	SYNCB/JCP (NNY1212672 EAS)		
12/04/18	SYNCB/EBAY (BNY5734653 EAS)		
12/04/18	SYNCB/AMAZON (BNY5371284 EAS)		
11/17/18	SYNCB/AEvisa (BNY3293320 EAS)		
11/01/18	ELAN FINANCI (BMS0086023 WIS)		
10/29/18	CAP ONE (BPC2699824 NTL)		
10/28/18	SYNCB/BANANA (NNY4215599 EAS)		
10/25/18	SYNCB/GAP (NNY2087850 EAS)		
10/18/18	APOYO FINANC (FNC6038461 CAL)		
8/05/18	SYNCB/LOWES (NNY2120170 EAS)		
7/26/18	BRCLYSBANKDE (BWL3390354 WIL)		
7/24/18	SYNCB/OLD NA (NNY4215611 EAS)		
7/21/18	CAP ONE (BPC2699824 NTL)		
12/28/17	OPORTUN/PROG (FNC3435243 CAL)		
10/20/17	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

---

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)