



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/25/19 12:34 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Parra, Francisco  
 Current Address: 769 E 7th Ave  
 Upland CA.91786

**TRANSUNION CONSUMER CREDIT REPORT**

**PARRA SR, JOSE FRANCISCO**

**Also Known As:**

PARRASALINAS,FRANCISCO  
 PARRASALINAS,JOSE,FRANCISCO  
 PARRA,FRANCISCO

**SSN:** 000-00-1554  
**Date of Birth:** 01/86

**Phone:**

**In File Since:** 8/16

**Current Address:**

769 E. 7TH ST.  
 UPLAND CA. 91786

**Reported 8/16**

**Previous Address:**

1537 W. 7TH ST. #213.  
 UPLAND CA. 91786

**Reported 9/18**

**EMPLOYMENT**

**DBA EMPIRE COMMUNITY PAINTING**  
 IRVINE, CA.

**Position:** EMPLOYEE

**Start:** 12/16  
**End:**

**In File Since:** 4/17  
**Effective:** 4/17

**SCORING**

**Type**

**VANTAGESCOR3**

**Score**

**+501**

**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  
 04 The balances on your accounts are too high compared to loan amounts  
 76 You have insufficient credit history on installment loans  
 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:** 0      **Trades:** 12      **Inquiries:** 4

**Negative Trade Accounts:** 3      **Trade Accounts with Any Historical Negatives:** 5      **Occurrence of Historical Negatives:** 13

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	6	\$7,828	\$8,718	\$6,985	\$522	\$177	20%
<b>Installment</b>	6	\$7,590	\$0	\$7,044	\$0	\$397	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$964	\$200	\$49	n/a
<b>Total</b>	<b>12</b>	<b>\$15,418</b>	<b>\$8,718</b>	<b>\$14,993</b>	<b>\$722</b>	<b>\$623</b>	

TRADES

CREDITONEBNK (B 054MR013) Account # 444796234765 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$964 **Opened:** 4/17  
**Loan Type:** CREDIT CARD **High Credit:** \$964 **Past Due:** \$200 **Paid:**  
**Responsibility:** I **Terms:** MIN49 **Last Payment:** **Closed:** 7/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 1 1 **Delinquency** **Maximum:** 8/19 (05) **Payment Pattern**  
 (28 Months) 30 60 90 **Amount:** \$200 **Months 1-12:** 432111111111  
**Date:** 8/19 **Months 13-24:** 111111111111  
**Months 25-36:** 1111

MERRICK BK (B 01TGU001) Account # 412061801820 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$903 **Opened:** 5/17  
**Loan Type:** CREDIT CARD **High Credit:** \$903 **Past Due:** \$338 **Paid:**  
**Responsibility:** I **Terms:** MIN39 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 1 1 **Delinquency** **Maximum:** 7/19 (05) **Payment Pattern**  
 (26 Months) 30 60 90 **Amount:** \$338 **Months 1-12:** 432111111111  
**Date:** 7/19 **Months 13-24:** 111111111111  
**Months 25-36:** 11

CAPITAL ONE (B 01DTV001) Account # 517805972502 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$438 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$438 **Past Due:** \$184 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 1 1 2 **Delinquency** **Maximum:** 5/19 (05) **Payment Pattern**  
 (05 Months) 30 60 90 **Amount:** \$159 **Months 1-12:** 54321  
**Date:** 5/19

DISCOVERBANK (B 09616003) Account # 601100649569 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$6,500 **Balance:** \$5,644 **Opened:** 7/18  
**Loan Type:** CREDIT CARD **High Credit:** \$6,487 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN113 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (13 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111211  
**Date:** **Months 13-24:** 1

SYNCB/CARECR (F 0999206T) Account # 601918348213 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$364 **Past Due:** \$0 **Paid:** 11/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 11

TRADES

CURACAO (H 083UH001) Account # 540377 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,218 **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 1/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(30 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111X11111  
**Months 25-36:** 111111

LENDIFY FIN (F 02G6T001) Account # 101561808102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,201 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M147 **Last Payment:** **Closed:**  
**Remarks:** **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:**

OPORTUNPROG (F 02CX002) Account # 3315088 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,843 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$5,090 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 032M250 **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:**

LENDIFY FIN (F 02G6T001) Account # 101561808101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 1X1  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2494305 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 2/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11

**TRADES**

CURACAO (H 083UH001) Account # 5403772200 Account Rating 101

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16

**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,222 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 004M **Last Payment:** **Closed:** 8/18

**Remarks:** **Charge Off:** **Verified:** 8/18

**Late Payments** 1 1 0 **Delinquency** **Maximum:** 7/18 (03) **Payment Pattern** **Update Method:** automated  
(19 Months) 30 60 90 **Amount:** \$274 **Months 1-12:** 3211111X1111  
**Date:** 7/18 **Months 13-24:** 1111111

OportunProg (F 02CXY002) Account # 2213033 Account Rating 101

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17

**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 11/17

**Remarks:** CLOSED **Charge Off:** **Verified:** 11/17

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
8/25/19	LS FINANCING (FLA2613540 CAL)		
3/23/19	LENDIFY FINA (FNC4076411 CAL)		
12/14/18	CAP ONE (BPC2699824 NTL)		
12/08/18	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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