



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/27/19 13:52 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4124
 Name: Del Toro , Alfredo
 Current Address: 474 w Duarte Rd
 Arcadia CA.91007

DELTORO , ALFREDO

Also Known As:

SSN: 000-00-4124
 Date of Birth: 07/85

Phone:

In File Since: 12/04

Current Address:
 474 W. DUARTE RD. #27.
 ARCADIA CA. 91007
 Reported 8/18

Previous Address:
 5561 SANTA ANITA AV. #6.
 TEMPLE CITY CA. 91780
 Reported 12/16

Previous Address:
 14036 BEAVER ST.
 SYLMAR CA. 91342

EMPLOYMENT

DELTORO TRANSP

Position: DRIVER

Start:

In File Since: 8/16

End:

Effective: 8/16

CARE SERVICES

Position: DRIVER

Start:

In File Since: 1/16

NORTHRIDGE, CA.

End:

Effective: 2/15

SCORING

Type

Score

Explanation

VANTAGESCOR3

+551

- 12 The date that you opened your oldest account is too recent
 - 95 You have too many collection agency accounts that are unpaid
 - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 - 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: 3 Trades: 16 Inquiries: 7

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	12	\$2,059	\$1,800	\$1,394	\$0	\$100	23%
Installment	4	\$36,804	\$0	\$21,964	\$0	\$684	n/a
Closed w/Balance	-	n/a	n/a	\$13,231	\$12,593	\$27	n/a
Total	16	\$38,863	\$1,800	\$36,589	\$12,593	\$811	

COLLECTIONS

CREDIT COLL (Y 1GZD005) Account # 70039559 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance)
Remarks: PLACED FOR COLLECTION
Amount Placed: \$187
Balance: \$187
Past Due: \$187
Last Payment:
Opened: 7/18
Paid:
Closed:
Verified: 8/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

NCB (Y 262J001) Account # 668295 Account Rating O9B
Original Creditor: REPUBLIC BANK TRUST CO(financial)
Remarks: PLACED FOR COLLECTION
Amount Placed: \$2,749
Balance: \$2,749
Past Due: \$0
Last Payment:
Opened: 8/18
Paid:
Closed:
Verified: 7/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

NCB (Y 262J001) Account # 1356370 Account Rating O9B
Original Creditor: RISE CREDIT OF CALIFORNIA LLC(financial)
Remarks: PLACED FOR COLLECTION
Amount Placed: \$4,369
Balance: \$4,369
Past Due: \$0
Last Payment:
Opened: 8/18
Paid:
Closed:
Verified: 7/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

BK OF AMER (B 01597029) Account # 7409 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,200 **Balance:** \$2,641 **Opened:** 5/17
Loan Type: CREDIT CARD **High Credit:** \$2,641 **Past Due:** \$2,641 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Start Date:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805840533 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,300 **Balance:** \$2,368 **Opened:** 6/15
Loan Type: CREDIT CARD **High Credit:** \$2,368 **Past Due:** \$2,368 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Start Date:**
Date:

TRADES

JPMCB CARD (B 026QK001) Account # 426684151403 Account Rating R09
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$3,696 **Opened:** 8/16
Loan Type: CREDIT CARD **High Credit:** \$3,696 **Past Due:** \$3,696 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

JPMCB CARD (B 026QK001) Account # 426684150108 Account Rating R09
Type: REVOLVING **Credit Limit:** \$3,200 **Balance:** \$3,888 **Opened:** 8/16
Loan Type: CREDIT CARD **High Credit:** \$3,888 **Past Due:** \$3,888 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

RISE (F 02E70005) Account # 543629 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 7/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

DISCOVERBANK (B 09616003) Account # 601100712534 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$806 **Opened:** 1/17
Loan Type: CREDIT CARD **High Credit:** \$852 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN62 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (30 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

MERRICK BK (B 01TGU001) Account # 412061801944 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$588 **Opened:** 6/17
Loan Type: CREDIT CARD **High Credit:** \$827 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (26 Months) 2 1 0 **Delinquency** **Maximum:** 5/18 (03) **Payment Pattern** **Months 1-12:** 111111111111
Amount: \$158 **Months 13-24:** 123211111111
Date: 5/18 **Months 25-36:** 11

TRADES

FLAGSHIP CRD (F 02DF1001) Account # 63063152538711001 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,939 **Opened:** 5/15
Loan Type: AUTOMOBILE **High Credit:** \$12,150 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 076M288 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 112111111111
Date: **Months 13-24:** 112111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

TOYOTA MTR (Q 04176124) Account # 70400267135250001 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$14,025 **Opened:** 8/16
Loan Type: AUTOMOBILE **High Credit:** \$24,654 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M396 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 4 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(34 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 112111111222
Months 25-36: 111111111111

SEARS/CBNA (B 06256458) Account # 512107233810 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$638 **Opened:** 9/14
Loan Type: CREDIT CARD **High Credit:** \$1,101 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN27 **Last Payment:** **Closed:** 11/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111112111121
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

KOHL'S/CAPONE (D 012EN005) Account # 639305083791 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 7/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$380 **Past Due:** \$0 **Paid:** 2/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(36 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111211
Date: **Months 13-24:** 121111111111
Months 25-36: 111111111111

CCB/GAMESTOP (D 01NZ8269) Account # 778840003243 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 11/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$307 **Past Due:** \$0 **Paid:** 5/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 1/19
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

TRADES

SYNCB/WLMRTD (B 0235060N) Account # 523914148949 Account Rating R01
Type: REVOLVING **Credit Limit:** \$140 **Balance:** \$0 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$445 **Past Due:** \$0 **Paid:** 2/18
Responsibility: A **Terms:** **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (21 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11111111

SYNCB/WLMRTD (B 0235060N) Account # 523914148727 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$445 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:** 11/16
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 2/18
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

WFB AUTO (B 0908N714) Account # 50237412422629001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/09
Loan Type: AUTOMOBILE **High Credit:** \$18,550 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 073M **Last Payment:** **Closed:** 2/12
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 2/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (34 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111111111

CAPITAL ONE (B 01DTV205) Account # 540633003656 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/06
Loan Type: CREDIT CARD **High Credit:** \$441 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/11
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 2/11
 REPORTED BY GRANTOR **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (01 Months) 30 60 90 **Amount:** **Months 1-12:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/27/19	LS FINANCING (FLA2613540 CAL)		
6/29/19	MOBILOANSLLC (FDF1767060 SCT)		
10/15/18	SYNCB/PPMC (NNY2135844 EAS)		
5/10/18	JORA MANAGEM (FDF5266463 SCT)		
3/28/18	RISE (FDF2218518 SCT)		
1/24/18	CAP ONE (BPC2699824 NTL)		
10/25/17	SYNCB/AMAZON (BNY5371284 EAS)		

REPORT SERVICED BY

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