



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/28/19 13:27 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-5748  
 Name: Almanza, Jose  
 Current Address: 12536 Ryerson Ave  
 Downey CA.90242

**ALMANZA , JOSE M.**

**Also Known As:**

JOSE,ALMANZA,C  
 ALMANZACABANILLAS,JOSE,M

**SSN:** 000-00-3817  
**Date of Birth:** 11/82

**Phone:**

**In File Since:** 3/16

**Current Address:**

12536 RYERSON AV. #36.  
 DOWNEY CA. 90242  
 Reported 2/16

### EMPLOYMENT

Employer	Position:	Start:	End:	In File Since:	Effective:
ADVANTAGE STAFFING				10/18	10/18
SELECT STAFFING	PRODUCTION			10/16	10/16
CARSON, CA.					

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	6 INQUIRIES IN THE LAST 60 DAYS INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+487</b>	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 72 Too many installment accounts with a delinquent or derogatory payment status 05 Too many of the delinquencies on your accounts are recent SCORECARD: 05

### CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	3	Trades:	14	Inquiries:	19
Negative Trade Accounts:	11	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	13		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	10	\$498	\$1,900	\$0	\$0	\$0	100%
Installment	4	\$13,635	\$0	\$7,731	\$70	\$363	n/a
Closed w/Balance-		n/a	n/a	\$15,059	\$9,288	\$37	n/a
<b>Total</b>	<b>14</b>	<b>\$14,133</b>	<b>\$1,900</b>	<b>\$22,790</b>	<b>\$9,358</b>	<b>\$400</b>	

**COLLECTIONS**

DIVERSIFIED (Y 2BAF001) Account # 82222159 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATION(cable OrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$280 **Opened:** 5/19  
**Balance:** \$280 **Paid:**  
**Past Due:** \$280 **Closed:**  
**Account Type:** OPEN **Last Payment:** **Verified:** 8/19  
**Responsibility:** I **Update Method:** automated

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

AD ASTRA REC (Y 2BRL001) Account # 7472027 Account Rating O9B  
**Original Creditor:** SPEEDY CASH 6(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$315 **Opened:** 12/18  
**Balance:** \$315 **Paid:**  
**Past Due:** \$315 **Closed:**  
**Account Type:** OPEN **Last Payment:** **Verified:** 8/19  
**Responsibility:** I **Update Method:** automated

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

AD ASTRA REC (Y 2BRL001) Account # 7341875 Account Rating O9B  
**Original Creditor:** SPEEDY CASH 6(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$6,860 **Opened:** 12/18  
**Balance:** \$6,860 **Paid:**  
**Past Due:** \$6,860 **Closed:**  
**Account Type:** OPEN **Last Payment:** **Verified:** 8/19  
**Responsibility:** I **Update Method:** automated

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

**TRADES**

OPORTUNPROG (F 02CX002) Account # 3003327 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,605 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$5,194 **Past Due:** \$2,605 **Paid:**  
**Responsibility:** I **Terms:** 037M **Last Payment:** **Closed:** 11/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

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

WELLS FARGO (B 0908N664) Account # 446540035597 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$1,196 **Opened:** 1/17  
**Loan Type:** CREDIT CARD **High Credit:** \$1,196 **Past Due:** \$1,196 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

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

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220364464 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,400 **Balance:** \$1,812 **Opened:** 11/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,812 **Past Due:** \$604 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CCB/FE21CC (C 01NZ8326) Account # 578097102152 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$598 **Opened:** 9/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$598 **Past Due:** \$598 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CBNA (B 0292F031) Account # 426937200785 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$2,001 **Opened:** 9/16  
**Loan Type:** CREDIT CARD **High Credit:** \$2,001 **Past Due:** \$2,001 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

SYNCB/TJX (C 0235065M) Account # 604585103716 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$484 **Opened:** 7/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$484 **Past Due:** \$312 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CURACAO (H 083UH001) Account # 5405969600 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,227 **Opened:** 10/16  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,227 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 011M **Last Payment:** **Closed:** 3/19  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

CAPITAL ONE (B 01DTV001)		Account # 517805750418		Account Rating R09	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$432	<b>Opened:</b> 12/17	<b>Paid:</b>	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$432	<b>Past Due:</b> \$432	<b>Closed:</b> 5/19	<b>Verified:</b> 7/19	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b>	
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>			
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>		
30 60 90					
DN RBRT0 JWL (J 0956X015)		Account # 6977		Account Rating R09	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b>	<b>Balance:</b> \$2,974	<b>Opened:</b> 2/16	<b>Paid:</b>	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$2,974	<b>Past Due:</b> \$1,370	<b>Closed:</b> 7/19	<b>Verified:</b> 7/19	
<b>Responsibility:</b> C	<b>Terms:</b>	<b>Last Payment:</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b>	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>			
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>		
30 60 90					
CREDITONEBNK (B 054MR013)		Account # 444796238114		Account Rating R05	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$400	<b>Balance:</b> \$730	<b>Opened:</b> 1/18	<b>Paid:</b>	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$730	<b>Past Due:</b> \$170	<b>Closed:</b> 5/19	<b>Verified:</b> 7/19	
<b>Responsibility:</b> I	<b>Terms:</b> MIN37	<b>Last Payment:</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b> 543211112111	
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>		<b>Months 13-24:</b> 111111	
<b>Late Payments</b> (18 Months)	<b>Delinquency</b>	<b>Maximum:</b> 6/19 (05) <b>Amount:</b> \$136 <b>Date:</b> 6/19	<b>Payment Pattern</b>		
2 1 2 30 60 90					
ALLY FINCL (F 0259237L)		Account # 61925231819		Account Rating I02	
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$7,731	<b>Opened:</b> 1/17	<b>Paid:</b>	
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$13,635	<b>Past Due:</b> \$70	<b>Closed:</b>	<b>Verified:</b> 8/19	
<b>Responsibility:</b> C	<b>Terms:</b> 054M363	<b>Last Payment:</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b> 222222221111	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Months 13-24:</b> 111111111111	
<b>Late Payments</b> (31 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>		
8 0 0 30 60 90					
CURACAO (H 083UH001)		Account # 540596		Account Rating R01	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,900	<b>Balance:</b> \$0	<b>Opened:</b> 10/16	<b>Paid:</b> 11/17	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$498	<b>Past Due:</b> \$0	<b>Closed:</b>	<b>Verified:</b> 2/19	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b> 111111111111	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Months 13-24:</b> 1X111111111111	
<b>Late Payments</b> (27 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>		
0 0 0 30 60 90					
				<b>Months 25-36:</b> 111	

TRADES

OPORTUNPROG (F 02CX002) Account # 2406789 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 9/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/WALMAR (D 0235057X) Account # 603220364453 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$150 **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$86 **Past Due:** \$0 **Paid:** 11/16  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/16  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
8/28/19	LENDIFY FINA (FNC4076411 CAL)		
8/20/19	SYNCB (NDY1263431 DAY)		
8/19/19	CREDCO (ZCO8256078 CAL)		
8/06/19	LENDIFY FINA (FNC4076411 CAL)		
8/04/19	LENDIFY FINA (FNC4076411 CAL)		
7/06/19	CURACAO (HLA2456536 CAL)		
4/24/19	DN RBRTO JW (JLA2010111 CAL)		
3/14/19	CURACAO (HLA2456536 CAL)		
1/22/19	DN RBRTO JW (JLA2010111 CAL)		
1/19/19	LENDIFY FINA (FNC4076411 CAL)		
1/16/19	LENDIFY FINA (FNC4076411 CAL)		
11/19/18	CURACAO (HLA2456536 CAL)		
8/03/18	SYNCB/AMAZON (BNY5371284 EAS)		
7/27/18	CB INDIGO (BPT4997215 WAS)		
7/13/18	WF PLL (BDM0090140 ILM)		
12/04/17	CBNA/BBY (BNY4542483 EAS)		
12/03/17	CAP ONE (BPC2699824 NTL)		
9/28/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

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