



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/28/19 18:27 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3899
 Name: Morales, Ever
 Current Address: 1459 e lassen ave
 chico CA.95973

MORALESAPARICIO , EVER U.

Also Known As:

MORALESAPARICIO,EVER,URIEL
 MORALES,APARICIO,EVER
 MORALES,EVER

SSN: 000-00-5634
Date of Birth: 01/90

Phone:

In File Since: 6/15

Current Address:

1459 E. LASSEN AV. #47.
 CHICO CA. 95973

Reported 6/15

EMPLOYMENT

CALIFORNIA PASTA PRODUCTION **Position:** COOK **Start:** **In File Since:** 8/18
 CHICO, CA. **End:** **Effective:** 8/18

ITALIAN COTTAGE **Position:** RESTAURANT/HOTEL **Start:** **In File Since:** 11/16
 CHICO, CA. **End:** **Effective:** 11/16

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+625	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information 16 The total of all balances on your open accounts is too high 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: 4	Inquiries: 3			
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving 1	\$1,555	\$1,500	\$1,462	\$0	\$64	3%
Installment 3	\$18,622	\$0	\$5,700	\$29	\$626	n/a
Total 4	\$20,177	\$1,500	\$7,162	\$29	\$690	

COLLECTIONS

DIVERSIFIED (Y 2BAF001) Account # 65093170 Account Rating O9P
Original Creditor: COMCAST(cableOrCellul ar) **Remarks:** PAID COLLECTION **Amount Placed:** \$162 **Opened:** 1/18
Account Type: OPEN **Balance:** \$0 **Paid:** 5/18
Responsibility: I **Past Due:** \$0 **Closed:** 5/18
Last Payment: **Verified:** 7/18
Update Method: automated

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

TRADES

LOBEL FIN (F 098JU001) Account # 512795 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$461 **Opened:** 6/15
Loan Type: AUTOMOBILE **High Credit:** \$13,315 **Past Due:** \$29 **Paid:**
Responsibility: I **Terms:** 048M426 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

BK OF AMER (B 01597029) Account # 6125 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,462 **Opened:** 1/17
Loan Type: CREDIT CARD **High Credit:** \$1,555 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN64 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(30 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111111111111
Months 13-24: 111111211111
Months 25-36: 111111

LENDMARK (F 022L5022) Account # 30701047209 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,239 **Opened:** 4/19
Loan Type: SECURED **High Credit:** \$5,307 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M200 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111

LENDMARK (F 022L5022) Account # 30701023208 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: SECURED **High Credit:** \$4,124 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(05 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 11111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
8/22/19	OPORTUN INC/ (FNC5587633 CAL)		
6/24/19	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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