



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/28/19 18:33 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0190  
 Name: Lopez, Erik  
 Current Address: 405 s Palmscres dr  
 Daly city CA.94015

### LOPEZ ,ERIK OMAR

#### Also Known As:

LOPEZANARIBA,ERICK,OMAR  
 ANARIBALOPEZ,ERICK,OMAR

SSN: 000-00-0190  
 Date of Birth: 07/86

Phone:

In File Since: 9/16

#### Current Address:

825 POST ST. #402.  
 SAN FRANCISCO CA. 94109  
 Reported 4/19

#### Previous Address:

2 AMAZON AV. #302.  
 SAN FRANCISCO CA. 94112  
 Reported 9/16

#### Previous Address:

545 OFARRELL ST. #315.  
 SAN FRANCISCO CA. 94102

### EMPLOYMENT

PIONEER BUILDERS

Position: CARPINTERO

Start: 2/16  
 End:

In File Since: 11/18  
 Effective: 8/17

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)  
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

+633

#### Explanation

12 The date that you opened your oldest account is too recent  
 14 Lack of sufficient credit history  
 63 Lack of sufficient relevant real estate account information  
 32 Balances on bankcard or revolving accounts too high compared to credit limits  
 SCORECARD: 10  
 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: 10 Inquiries: 5

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$3,316	\$3,822	\$2,040	\$0	\$103	47%
Installment	7	\$6,666	\$0	\$6,203	\$0	\$550	n/a
<b>Total</b>	<b>10</b>	<b>\$9,982</b>	<b>\$3,822</b>	<b>\$8,243</b>	<b>\$0</b>	<b>\$653</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 3526793 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$853 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M142 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1  
(02 Months) 30 60 90 **Amount:**  
**Date:**

EQUITABLEACC (F 02BJ002) Account # 1001 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,322 **Balance:** \$1,194 **Opened:** 10/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,222 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** MIN78 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:**

CCB/CHLDPLCE (C 01NZ8328) Account # 578097111307 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$191 **Past Due:** \$0 **Paid:** 12/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # 18428 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,350 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$5,666 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M408 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

BK OF AMER (B 01597029) Account # 4317 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$900 **Balance:** \$846 **Opened:** 7/18  
**Loan Type:** CREDIT CARD **High Credit:** \$903 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **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  
(11 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

APOYO FINANC (F 02BZ2001) Account # 17266 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$4,636 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3415687 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # 14437 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2169426 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1868724 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 4/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
7/18/19	LENDIFY FINA (FNC4076411 CAL)		
6/03/19	APOYO FINANC (FNC6038461 CAL)		
11/26/18	APOYO FINANC (FNC6038461 CAL)		
10/04/17	EQUITABLEACC (FMS0008560 WIS)		

**REPORT SERVICED BY**

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TRANSUNION  
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)