



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/28/19 23:12 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6743
 Name: Romero , Yery
 Current Address: 3535 El portal Dr
 El sobrante CA.94803

ROMEROJIMENEZ , YERY OTONIEL

Also Known As: ROMORO,YERY ROMERO,YERY,OTONIEL
SSN: 000-00-6743
Date of Birth: 09/86
Phone:
In File Since: 2/17

Current Address:
 1345 17TH ST.
 SAN FRANCISCO CA. 94107
 Reported 2/17

Previous Address:
 622 1ST ST.
 RICHMOND CA. 94801
 Reported 7/17

Previous Address:
 877 JAMESTOWN AV. #101.
 SAN FRANCISCO CA. 94124

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
BELMAR CUSTOM COMPANY	UPHOLSERY	5/17		4/19	7/18
VELMART CO				9/18	9/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+615	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 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:	0	Trades:	15	Inquiries:	35
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	1	\$1,000	\$1,000	\$950	\$0	\$50	5%
Installment	14	\$12,746	\$0	\$11,600	\$0	\$739	n/a
Total	15	\$13,746	\$1,000	\$12,550	\$0	\$789	

TRADES

OPORTUNPROG (F 02CX002) Account # 3462398 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,952 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M198 **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:

FEB-RETAIL (B 022EL020) Account # 763400500680 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$950 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN50 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
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 # OAK10707 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,673 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$7,171 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 027M389 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124139938104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,975 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M152 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2907036 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account # OAK9175 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$5,596 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(11 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124139938103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

AAT CAPITAL (F 02FT8001) Account # 6782 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 075M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 2619136 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # OAK9162 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$4,083 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 124139938102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 4/18
Remarks: CLOSED **Charge Off:** **Verified:** 4/18
Update Method: automated
Months 1-12: XX11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2205296 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 1/18
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # 14881 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/17
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124139938101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:**
(Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2041309 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Months 1-12: 111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(03 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
8/28/19	LS FINANCING (FLA2613540 CAL)		
8/26/19	SYNCB/PPC (BMA2450957 EAS)		
7/21/19	SYNCB (NDY1263431 DAY)		
4/22/19	APOYO FINANC (FNC6038461 CAL)		
1/20/19	SYNCB/PPC (BMA2450957 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
12/22/18	LENDIFY FINA (FNC4076411 CAL)		
9/16/18	GM FINANCIAL (FDF1535129 SCT)		
9/16/18	REGIONAL ACC (BNC2081415 FLA)		
9/16/18	JIMMY VASSER (ALA8915137 CAL)		
9/03/18	STEWART CHEV (ALA1218513 CAL)		
8/15/18	DALY CITY MI (ALA1549544 CAL)		
8/13/18	TOP FINANCE (FLA4988122 CAL)		
7/28/18	TOP FINANCE (FLA4988122 CAL)		
7/26/18	INFINITI OF (ALA4634117 CAL)		
7/22/18	OCEAN HONDA (ALA6113814 CAL)		
7/22/18	FORD MOTOR C (NDT2340725 MCH)		
7/17/18	HANLEES HILL (ALA3761346 CAL)		
7/17/18	OPORTUN/PROG (FNC3435243 CAL)		
7/17/18	AN/AUTOWEST (ANC4994940 CAL)		
7/17/18	CRACCEPT/CAC (FDT0001230 MCH)		
7/16/18	INFINITI OF (ALA6352240 CAL)		
6/28/18	LENDIFY FINA (FNC4076411 CAL)		
6/18/18	BMG AUTO SAL (ALA6081912 CAL)		
5/27/18	ONSITE MANAG (ZNC2200515 CAL)		
5/07/18	CREDCO (ZCO8256078 CAL)		
4/27/18	LENDIFY FINA (FNC4076411 CAL)		
4/26/18	APOYO FINANC (FNC6038461 CAL)		
4/12/18	CAP ONE (BPC2699824 NTL)		
1/19/18	ONEMAIN (FCE6285049 CHI)		
1/12/18	AT&T SERVICE (UCH3951262 CHI)		
1/05/18	AT&T SERVICE (UCH0003300 CHI)		
9/27/17	APOYO FINANC (FNC6038461 CAL)		
9/24/17	LENDIFY FINA (FNC4076411 CAL)		
9/13/17	SYNCB/OLD NA (NNY4215611 EAS)		

REPORT SERVICED BY

TRANSUNION
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 P.O. BOX 1000, CHESTER, PA 19022
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