



Montes-Pena,Hugo 562462938;CA-1665 Thrush Ave/CA 94578;Y-02151981;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 8-29-2019 TIME 11:42:19 V101 TCA2

\*HUGO MONTES SS: 562-46-2938 E: TADICH GRILL
1665 THRUSH AVE DOB: 10/10/81 RPTD: 8-13 TO 11-16 U

SAN LEANDRO CA 945782047
RPTD: 4-07 TO 8-18 U 29X E: TADACHI GRILL
LAST SUB: 1381262 RPTD: 5-15 U

\*4044 EDWARDS AVE
OAKLAND CA 946052640
RPTD: 5-16 U 1X

\*24981 HESPERIAN BLVD
HAYWARD CA 945452439
RPTD: 3-13 TO 11-15 U 1X

\*HUGO S PENA, PENA HUGO MONTES, HUGO MONTES-CANA,
\*HUGO MONTES PENA

----- SCORE SUMMARY -----
VANTAGESCORE 4 = 572 SCORE FACTORS: 68, 22, 87, 07
VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----

Table with columns: SUBSCRIBER, OPEN, AMT-TYP1, AMT-TYP2, ACCTCOND, PYMT STATUS, SUB#, KOB, TYP, TRM, ECOA, BALDATE, BALANCE, PYMT LEVEL, MOS, REV, PYMT HISTORY, ACCOUNT #, LAST PD, MONTH PAY, PAST DUE, MAXIMUM, BY MONTH. Rows include accounts from CAPITAL ONE BANK USA, MERRICK BANK CORP, ONEMAIN, ENHANCED RECOVERY CO, JEFFERSON CAPITAL SYST, MIDLAND FUNDING, CAVALRY PORTFOLIO SERV, and SPRINGLEAF FINANCIAL.

4150102028308530		1-16					
** ACCOUNT CLOSED DUE TO REFINANCE **							
*OPORTUN/PROGRESO FINAN		6-14	\$4,075-O		REFINANC	CURR ACCT	
2530016 FP UNS 25-E 1	10-09-15			10-15	(16)	BCCCCCCCCCCCCC	
920576		9-15				CCC	
** ACCOUNT CLOSED DUE TO REFINANCE **							
*SPRINGLEAF FINANCIAL S		4-14	\$5,893-O		REFINANC	CURR ACCT	
3598971 FP SEC 42 1	4-30-15			4-15	(13)	BCCCCCCCCCCCCC	
4140102028308530		3-15					
** ACCOUNT CLOSED DUE TO REFINANCE **							
*SPRINGLEAF FINANCIAL S		8-13	\$3,877-O		REFINANC	CURR ACCT	
3598971 FP SEC 37 1	4-30-14			4-14	( 9)	BCCCCCCCCC	
8130102028308530		3-14					
** ACCOUNT CLOSED DUE TO REFINANCE **							
*SPRINGLEAF FINANCIAL S		7-12	\$3,394-O		REFINANC	CURR ACCT	
3598971 FP H+O 37 1	8-31-13			8-13	(14)	BCCCCCCCCCCCCC	
7120102028308530		7-13				C	
** ACCOUNT CLOSED DUE TO REFINANCE **							
*SYNCB/TOYSRUS		10-16	\$200-L	\$387-C	CLOSED	CHARGOFF	
1950807 DV CHG REV 1	8-26-19		\$0	8-19	(36)	B-LLLLLL54321C	
6045861010211877		7-18				CCCCCCCCCCCCC	
** PURCHASED BY ANOTHER LENDER **							
*SYNCB/WALMART		11-16	\$700-L	\$1,064-C	CLOSED	CHARGOFF	
1327500 DV CHG REV 1	5-06-19		\$0	5-19	(31)	BLLLLLLLLLLLLLLL	
6032203753734994		7-17				LLLLL4321CCCC	
** PURCHASED BY ANOTHER LENDER **							
*SYNCB/CARE CREDIT		12-14	\$800-L	\$1,137-C	CLOSED	CHARGOFF	
1476770 BB CHG REV 1	3-26-18		\$0	3-18	(40)	B-L54321CCCCC	
6019183297092199		6-17				CCCCCCCCCCCCC	
** PURCHASED BY ANOTHER LENDER **							
*WEBBANK/FINGERHUT		8-07	\$4,500-L	\$5,223-C	CLOSED	CHARGOFF	
2244970 ND CHG REV 1	3-07-18		\$0	3-18	(55)	BL54321CCCCC	
6369921005301014		7-17				CCCCCCCCCCCCC	
** PURCHASED BY ANOTHER LENDER **							
*NET CREDIT		8-16	\$3,660-O		CLOSED	COLLACCT	
1110255 FP UNS 48 1	5-30-18			5-18	(21)	GGGGGGGGGG432	
2016CA101381076		3-17				1CCCCCCC	
** PURCHASED BY ANOTHER LENDER **							
AURA FINANCIAL/LENDIFY		7-18	\$600-O		PAID	CURR ACCT	
1381262 FP UNS 11-B 1	7-10-19			7-19	(12)	BCCCCCCCCCCCCC	
101429310101		7-19					
OPORTUN/PROGRESO FINAN		10-15	\$5,075-O		PAID	CURR ACCT	
2530016 FP UNS 32-E 1	5-13-18			5-18	(31)	BCCCCCCCCCCCCC	
1434839		5-18				CCCCCCCCCCCCC	
*CAPITAL ONE, N.A.		8-10	\$750-L	\$596-H	PAID	CURR ACCT	
1205950 BC CRC REV 3	8-18-16			8-16	(73)	BCCCCCCCCCCCCC	
5200940012890798		8-16				CCCCCCCCCCCCC	
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
FIRST CREDIT FINANCE		4-15	\$14,221-O		PAID	CURR ACCT	
1269850 FA AUT 60 1	12-31-15			12-15	( 9)	BCCCCCCCCC	

15052507		12-15					
OPORTUN/PROGRESO FINAN		3-13	\$3,075-O			PAID	CURR ACCT
2530016 FP UNS 21-E 1	6-25-14			6-14		(16)	BCCCCCCCCCCCC
609830	6-14						-CC
*CAPITAL ONE BANK USA N		1-07	\$470-L	\$544-H		PAID	CURR ACCT
1270246 BC CRC REV 1	2-02-14			2-14		(60)	BCCCCCCCCCCCC
512025858876	1-14						CCCCCCCCCCCC
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
OPORTUN/PROGRESO FINAN		4-12	\$1,565-O			PAID	CURR ACCT
2530016 FP UNS 13-E 1	3-12-13			3-13		(11)	BCCC-CCCCC
446343	3-13						
OPORTUN/PROGRESO FINAN		9-11	\$525-O			PAID	CURR ACCT
2530016 FP UNS 7-E 1	4-16-12			4-12		( 6)	BCCCCC
357899	4-12						
* CAP ONE		11-07	\$300-L	\$336-H		PAID	CURR ACCT
1195165 BB CRC REV 1	12-25-11			12-11		(49)	BCCCCCCCCCCCC
4663090013698924	4-08						CCCCCCCCCCCC-
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
OPORTUN/PROGRESO FINAN		5-09	\$1,050-O			PAID	CURR ACCT
2530016 FP UNS 10-B 1	2-26-10			2-10		(10)	BC-CC-CCCC
22512	2-10						
*CREDIT SHOP INC		6-16	\$1,000-O			OPEN	DELINQ 60
1381169 FP UNS 36 1	9-30-17			9-17		(15)	21CCCCCCCCCCCC
LAI00020040	6-17		\$46				CC
CAPITAL ONE BANK USA N		11-08	\$800-L	\$903-H		OPEN	CURR ACCT
1270246 BC CRC REV 1	8-03-19		\$791	8-19		(99)	CCCCCCCCCCCC
517805826756	8-19		\$27				CCCCCCCCCCCC
AURA FINANCIAL/LENDIFY		7-19	\$2,500-O			OPEN	CURR ACCT
1381262 FP UNS 22-B 1	7-31-19		\$2,619	7-19		( 1)	C
101429310102			\$162				
FIRST INV SERVICING CO		12-15	\$14,074-O			OPEN	CURR ACCT
1912078 FA AUT 64 1	7-31-19		\$6,764	7-19		(44)	CCCCCCCCCCCC
50000159153760001	6-19		\$352				CCCCCCCCCCCC
COMENITYCB/GAMESTOP		7-16	\$600-L	\$738-H		OPEN	CURR ACCT
2286850 DZ CHG REV 1	7-27-19		\$570	7-19		(37)	CCCCCCCCCCCC
778840003535	7-19		\$30-A				CCCCCCCCCCCC
OPORTUN/PROGRESO FINAN		5-18	\$4,575-O			OPEN	CURR ACCT
2530016 FP UNS 29-E 1	6-30-19		\$2,961	6-19		(14)	CCCCCCCCCCCC
2786087	6-19		\$234				C

----- INQUIRIES -----

AURA FINANCIAL/LENDIFY	7-10-19	2327360	FP
JPMCB CARD	12-27-18	1832320	BC
KWIKCASH/KC	8-08-18	1408440	FP
LOANME/PRESTEME/RALIS	8-02-18	2848210	FP
AURA FINANCIAL/LENDIFY	7-15-18	2327360	FP
JPMCB CARD	5-27-18	1832320	BC
OPORTUN/PROGRESO FINAN	5-12-18	2530016	FP

----- MESSAGES -----

MSG 335: V484NUMBER OF INQUIRIES WAS A FACTOR IN DETERMINING THE SCORE  
 END -- EXPERIAN