



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/28/19 23:18 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: pena, Hugo
 Current Address: 1665 Thrush Ave
 San Leandro CA.94578

MONTES , HUGO S.

Also Known As:

MONTES,HUGO,FINECIO
 PENA,HUGO,SINECIO

SSN: 000-00-2938
 Date of Birth: 02/81

Phone:

In File Since: 12/05

Current Address:

1665 THRUSH AV.
 SAN LEANDRO CA. 94578
 Reported 4/07

Previous Address:

24981 HESPERIAN BV.
 HAYWARD CA. 94545
 Reported 4/13

Previous Address:

1339 159TH AV. #129.
 SAN LEANDRO CA. 94578

EMPLOYMENT

TADICH GRILL

UNDEFINED, CA.

Position: EMPLOYEE

Start: 1/07

End:

In File Since: 4/17

Effective: 9/13

PALOMINO RESTAURANT

Position: ASSISTANT
 MANAGER

Start:

End:

In File Since: 4/09

Effective: 5/09

SCORING

Type

VANTAGESCOR3

Score

+615

Explanation

- 12 The date that you opened your oldest account is too recent
 - 95 You have too many collection agency accounts that are unpaid
 - 07 You have too many delinquent or derogatory accounts
 - 11 The total of your delinquent or derogatory account balances is too high
- SCORECARD: 07
 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: 6 Trades: 39 Inquiries: 5

Negative Trade Accounts: 10 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	11	\$1,641	\$3,200	\$1,361	\$0	\$54	57%
Installment	28	\$25,509	\$0	\$12,336	\$0	\$848	n/a
Closed w/Balance-		n/a	n/a	\$11,080	\$10,984	\$0	n/a
Total	39	\$27,150	\$3,200	\$24,777	\$10,984	\$902	

COLLECTIONS

CAVALRY PORT (Y 1YNA008)	Account # 21329517	Account Rating O9B
Original Creditor: SYNCHRONY BANK(banking)	Remarks: PLACED FOR COLLECTION	Opened: 4/19
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
MIDLAND FUND (Y 36ET009)	Account # 8579597309	Account Rating O9B
Original Creditor: SYNCHRONY BANK(retail)	Remarks: PLACED FOR COLLECTION	Opened: 2/18
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
JEFFCAPSYS (Y 28J3001)	Account # 3416290562003	Account Rating O9B
Original Creditor: FINGERHUT DIRECT MRKTING(financial)	Remarks: PLACED FOR COLLECTION	Opened: 2/18
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
ERC (Y 26MT002)	Account # 206590048	Account Rating O9B
Original Creditor: DISH(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Opened: 4/19
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
ALLIANCEONE (Y 181P001)	Account # 30297838	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: PLACED FOR COLLECTION	Opened: 8/13
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

COLLECTIONS

ALLIANCEONE (Y 181P001) Account # 30329823 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$74 **Balance:** \$74 **Past Due:** \$74
Responsibility: I **Last Payment:** **Opened:** 8/13 **Paid:** **Closed:** **Verified:** 8/19
Update Method: automated

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

TRADES

MERRICK BK (B 01TGU001) Account # 412061406323 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$1,948 **Opened:** 7/12
Loan Type: CREDIT CARD **High Credit:** \$1,948 **Past Due:** \$1,948 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

ONEMAIN (F 02FRQ001) Account # 2163219028308530 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,387 **Opened:** 2/16
Loan Type: SECURED **High Credit:** \$8,549 **Past Due:** \$7,387 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 12/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805950640 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,050 **Balance:** \$1,358 **Opened:** 8/12
Loan Type: CREDIT CARD **High Credit:** \$1,358 **Past Due:** \$1,358 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

SYNCB/TOYS (D 0235065S) Account # 604586101021 Account Rating R09
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$387 **Opened:** 10/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$387 **Past Due:** \$291 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220375373 Account Rating R09
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 11/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,064 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

SYNCB/CARECR (F 0999206T) Account # 601918329709 Account Rating R09
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 12/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,137 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992100530 Account Rating R09
Type: REVOLVING **Credit Limit:** \$4,500 **Balance:** \$0 **Opened:** 8/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$5,223 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

RISE (F 02E70005) Account # 81064 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **Last Payment:** **Closed:** 5/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

NC FINANCIAL (F 02E9T001) Account # 2016CA101381076 Account Rating I9B
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$3,660 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 8/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

TRADES

CRDTSHPINC (F 02FJP001) Account # LAI00020040 Account Rating I03
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** **Paid:**
Responsibility: I **Terms:** 036M46 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/17
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** 9/17 (03) **Payment Pattern** **Months 1-12:** 211111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date: 9/17

OPORTUNPROG (F 02CX002) Account # 2786087 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,673 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M234 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

CAPITAL ONE (B 01DTV001) Account # 517805826756 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$791 **Opened:** 11/08
Loan Type: CREDIT CARD **High Credit:** \$903 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **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
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

APOYO FINANC (F 02BZ2001) Account # 13923 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$280 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$3,360 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M100 **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
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

FIRST INV SC (F 01MAG001) Account # 50000159153760001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,764 **Opened:** 12/15
Loan Type: AUTOMOBILE **High Credit:** \$14,074 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 064M352 **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
(43 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111111

TRADES

CCB/GAMESTOP (D 01NZ8269) Account # 778840003535 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$570 **Opened:** 7/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$738 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (36 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111

LENDIFY FIN (F 02G6T001) Account # 101429310102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,619 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M162 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101429310101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (12 Months) 30 60 90 **Amount:** **Months 1-12:** 11111X111111
Date:

OPORTUNPROG (F 02CX002) Account # 1434839 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (30 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111

APOYO FINANC (F 02BZ2001) Account # 12166 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$5,560 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111
Date:

TRADES

CAPITAL ONE (B 01DTV003) Account # 520094001289 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 8/10
Loan Type: CREDIT CARD **High Credit:** \$596 **Past Due:** \$0 **Paid:** 8/16
Responsibility: A **Terms:** **Last Payment:** **Closed:** 9/15
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

RISE (F 02E70002) Account # 66605567 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **Last Payment:** **Closed:** 7/16
Remarks: CLOSED **Charge Off:** **Verified:** 7/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

APOYO FINANC (F 02BZ2001) Account # 10733 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: UNSECURED **High Credit:** \$5,197 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111
Date:

RISE (F 02E70002) Account # 65990115 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 2/16
Remarks: CLOSED **Charge Off:** **Verified:** 2/16
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

RISE (F 02E70002) Account # 65403711 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 2/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

TRADES

SPRINGLF FIN (F 0654N3N2) Account #4150102028308530 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: SECURED **High Credit:** \$6,686 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 1/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account #920576 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 10/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11X11XX1111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

APOYO FINANC (F 02BZ2001) Account #9121 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$4,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 9/15
Remarks: CLOSED **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

SPRINGLF FIN (F 0654N3N2) Account #4140102028308530 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: SECURED **High Credit:** \$5,893 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M **Last Payment:** **Closed:** 4/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/15
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 #8095 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 609830 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 6/14
Remarks: CLOSED **Charge Off:** **Verified:** 6/14
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:

SPRINGLF FIN (F 0654N3N2) Account # 8130102028308530 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13
Loan Type: SECURED **High Credit:** \$3,877 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 4/14
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 512025858876 Account Rating R01
Type: REVOLVING **Credit Limit:** \$470 **Balance:** \$0 **Opened:** 1/07
Loan Type: CREDIT CARD **High Credit:** \$544 **Past Due:** \$0 **Paid:** 1/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/12
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

SPRINGLF FIN (F 0654N3N2) Account # 7120102028308530 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12
Loan Type: SECURED BY HOUSEHOLD **High Credit:** \$3,394 **Past Due:** \$0 **Paid:**
GOODS & COLLATERAL **Terms:** 037X **Last Payment:** **Closed:** 8/13
Responsibility: I **Charge Off:** **Verified:** 8/13
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 446343 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$1,565 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/13
Remarks: CLOSED **Charge Off:** **Verified:** 3/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

BK OF AMER (B 01597029) Account # 5846 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,800 **Balance:** \$0 **Opened:** 11/12
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/12
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

APOYO FINANC (F 02BZ2001) Account # 2300 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/10
Loan Type: UNSECURED **High Credit:** \$5,674 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 7/12
Remarks: CLOSED **Charge Off:** **Verified:** 7/12
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 357899 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/11
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 4/12
Remarks: CLOSED **Charge Off:** **Verified:** 4/12
Update Method: automated
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

APOYO FINANC (F 02BZ2001) Account # 1866 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/09
Loan Type: UNSECURED **High Credit:** \$6,041 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 027M **Last Payment:** **Closed:** 5/10
Remarks: CLOSED **Charge Off:** **Verified:** 5/10
Update Method: automated
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 22512 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/09
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 2/10
Remarks: CLOSED **Charge Off:** **Verified:** 2/10
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
7/10/19	LENDIFY FINA (FNC4076411 CAL)		
7/15/18	LENDIFY FINA (FNC4076411 CAL)		
7/08/18	SYNCB/LOWES (NNY2120170 EAS)		
5/25/18	BRCLYSBANKDE (BWL3390354 WIL)		

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