



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/29/19 16:46 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-6615  
 Name: Lopez, JOse  
 Current Address: 15120 e vanowen st  
 van nuys CA.91405

**LOPEZ ,JOSE ANGEL**

**Also Known As:**

LOPEZESPANA,JOSEANGEL  
 LOPEZESTANA,JOSE,A  
 LOPEZESPANA,JOSE,ANGEL

**SSN:** 000-00-7528  
**Date of Birth:** 06/76

**Phone:**

**In File Since:** 12/11

**Current Address:**

15120 VANOWEN ST. #12.  
 VAN NUYS CA. 91405

**Reported 7/13**

**Previous Address:**

14811 ROSCOE BV. #14.  
 PANORAMA CITY CA. 91402

**Reported 12/11**

### EMPLOYMENT

**INTEX SOLUTION**  
 MONTEBELLO, CA.

**Position:** MAINTENANCE

**Start:** 1/11  
**End:**

**In File Since:** 4/17  
**Effective:** 5/12

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

**Type**

**VANTAGESCOR3**

**Score**  
**+505**

**Explanation**

- 12 The date that you opened your oldest account is too recent
  - 32 Balances on bankcard or revolving accounts too high compared to credit limits
  - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
  - 63 Lack of sufficient relevant real estate account information
- SCORECARD: 06  
 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:** 20      **Inquiries:** 20

**Negative Trade Accounts:** 6      **Trade Accounts with Any Historical Negatives:** 5      **Occurrence of Historical Negatives:** 8

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	5	\$5,730	\$1,900	\$2,085	\$57	\$182	64%
<b>Installment</b>	15	\$6,462	\$0	\$4,000	\$355	\$271	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$10,605	\$8,130	\$0	n/a
<b>Total</b>	<b>20</b>	<b>\$12,192</b>	<b>\$1,900</b>	<b>\$16,690</b>	<b>\$8,542</b>	<b>\$453</b>	

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 4418612 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,373 **Opened:** 7/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,647 **Past Due:** \$5,373 **Paid:**  
**Responsibility:** I **Terms:** 048M **Last Payment:** **Closed:** 12/13  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CURACAO (H 083UH001) Account # 5157319700 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,475 **Opened:** 4/09  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,475 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 030M **Last Payment:** **Closed:** 4/16  
**Responsibility:** I **Charge Off:** **Verified:** 3/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796223624 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,600 **Balance:** \$2,757 **Opened:** 9/13  
**Loan Type:** CREDIT CARD **High Credit:** \$2,757 **Past Due:** \$2,757 **Paid:**  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:** 5/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/17  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

FAMSA (F 026E7001) Account # 738428203638759 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 5/12  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,492 **Past Due:** **Paid:**  
 CONTRACT **Terms:** 018M107 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 8/17  
**Remarks:** **Update Method:** automated  
**Months 1-12:**  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/17 (05) **Payment Pattern**  
 (02 Months) 30 60 90 **Amount:** \$473 **Months 1-12:** 55  
**Date:** 6/17

OPORTUNPROG (F 02CXY002) Account # 3068614 Account Rating 104  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,346 **Opened:** 10/18  
**Loan Type:** UNSECURED **High Credit:** \$3,570 **Past Due:** \$355 **Paid:**  
**Responsibility:** I **Terms:** 037M138 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** 0 1 0 **Delinquency** **Maximum:** 8/19 (04) **Payment Pattern**  
 (09 Months) 30 60 90 **Amount:** \$355 **Months 1-12:** X31111111  
**Date:** 8/19

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805894470 Account Rating R03  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$380 **Opened:** 4/19  
**Loan Type:** CREDIT CARD **High Credit:** \$380 **Past Due:** \$57 **Paid:**  
**Responsibility:** I **Terms:** MIN49 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** 8/19 (03) **Payment Pattern** **Months 1-12:** 211  
(03 Months) 30 60 90 **Amount:** \$57  
**Date:** 8/19

TBOM/FORTIVA (F 02F1D002) Account # 542784000275 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,072 **Opened:** 11/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,072 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN89 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805859906 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$600 **Balance:** \$633 **Opened:** 9/17  
**Loan Type:** CREDIT CARD **High Credit:** \$633 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN44 **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:**

DN RBRTO JWL (J 0956X015) Account # 6419 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 12/08  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$3,645 **Past Due:** \$0 **Paid:** 5/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 12/17 (03) **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 11111132111X  
**Date:** 12/17 **Months 25-36:** XXXXXXXX1

LENDIFY FIN (F 02G6T001) Account # 102508494101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$654 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M133 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X11  
(08 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2449108 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17  
**Loan Type:** UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 10/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Late Payments** 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 21121111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101059282101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 2/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1767399 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 10/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/17  
**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:**

AMIGO CREDIT (F 02EVL001) Account # 89482455103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **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:** 111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1366000 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M **Last Payment:** **Closed:** 7/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

AMIGO CREDIT (F 02EVL001) Account # 59542455102 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15  
**Loan Type:** UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 3/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

AMIGO CREDIT (F 02EVL001) Account # 41852455101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 006M **Last Payment:** **Closed:** 11/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1136445 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15  
**Loan Type:** UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 8/15  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 735706 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13  
**Loan Type:** UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 1/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX11XX11111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

OPORTUNPROG (F 02CX002) Account # 584435 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/13  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 10/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/29/19	LS FINANCING (FLA2613540 CAL)		
7/05/19	LENDIFY FINA (FNC4076411 CAL)		
6/19/19	CURACAO (HLA2456536 CAL)		
4/16/19	CAPITAL ONE (BPC3575459 NTL)		
11/16/18	LENDIFY FINA (FNC4076411 CAL)		
10/16/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
7/30/18	LENDIFY FINA (FNC4076411 CAL)		
4/11/18	LENDIFY FINA (FNC4076411 CAL)		
3/26/18	LENDIFY FINA (FNC4076411 CAL)		
3/20/18	DN RBRTO JWL (JLA2010111 CAL)		
2/26/18	LENDIFY FINA (FNC4076411 CAL)		
1/25/18	DN RBRTO JWL (JLA2010111 CAL)		
1/07/18	CREDCO (ZCO8256078 CAL)		
10/23/17	KEYES HYUNDA (ALA4603558 CAL)		
10/16/17	ALLY FINANCI (FDT6240112 MCH)		
10/16/17	COAF (FPC1246538 NTL)		
10/16/17	NISSAN OF DO (ACH6551132 CHI)		
10/09/17	LENDIFY FINA (FNC4076411 CAL)		
9/24/17	CREDCO (ZCO8256078 CAL)		
9/06/17	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

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 P.O. BOX 1000, CHESTER, PA 19022  
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