



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/30/19 12:41 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5083
 Name: Aldana, Miguel
 Current Address: 159 novato
 san rafael CA.94901

FLORES , MIGUEL

Also Known As:
 ALDANA,MIGUEL,A

SSN: 000-00-5083
Date of Birth: 07/79

Phone:

In File Since: 2/05

Current Address:
 159 NOVATO ST. #4.
 SAN RAFAEL CA. 94901
Reported 4/18

Previous Address:
 1358 LINCOLN AV. #E.
 SAN RAFAEL CA. 94901
Reported 8/17

Previous Address:
 100 LARKSPUR ST. #7.
 SAN RAFAEL CA. 94901

EMPLOYMENT

NEW MORNING CAFE
 BELVEDERE TIBURON, CA.

Position: EMPLOYEE

Start: 6/16

In File Since: 11/16

End:

Effective: 11/16

SALSALITO TACO SHOP

Position: MESERO

Start:

In File Since: 5/16

End:

Effective: 6/16

SCORING

Type

Score

Explanation

VANTAGESCOR3

+635

- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 49 Lack of sufficient relevant bankcard or revolving 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:** 9 **Inquiries:** 6

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	\$854	\$800	\$817	\$0	\$54	4%
Installment	8	\$12,018	\$0	\$6,487	\$0	\$575	n/a
Total	9	\$12,872	\$800	\$7,304	\$0	\$629	

TRADES

OPORTUNPROG (F 02CX002) Account # 2373633 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,690 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 038M296 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111111
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

DSNB MACYS (D 02A5T001) Account # 603534009409 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$817 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$854 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN54 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SRF2535 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,797 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$4,943 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M279 **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:

APOYO FINANC (F 02BZ2001) Account # SRF1819 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$4,083 **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:** 11111111111
(11 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SRF1263 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$4,101 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 027M **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:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

OportunProg (F 02CX002) Account # 1792624 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$4,900 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 9/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/17
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:

ApoYo Financ (F 02BZ2001) Account # SRF795 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$3,166 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 8/17
Remarks: CLOSED **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

ApoYo Financ (F 02BZ2001) Account # SRF478 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OportunProg (F 02CX002) Account # 1458149 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$1,990 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **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:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/30/19	LS FINANCING (FLA2613540 CAL)		
8/27/19	LENDIFY FINA (FNC4076411 CAL)		
4/12/19	APOYO FINANC (FNC6038461 CAL)		
2/12/19	APOYO FINANC (FNC6038461 CAL)		
5/18/18	APOYO FINANC (FNC6038461 CAL)		
9/08/17	OportunProg (FNC3435243 CAL)		

REPORT SERVICED BY

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