



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/30/19 14:57 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9675
 Name: Aguilar, Robert
 Current Address: 14520 Village Dr
 Fontana CA.92337

AGUILAR , ROBERT JOE

Also Known As: **SSN:** 000-00-9675 **Phone:** **In File Since:** 7/93
Date of Birth: 06/75

Current Address:
 14520 VILLAGE DR. #1304.
 FONTANA CA. 92337
 Reported 2/15

Previous Address:
 11661 OAK KNOLL CT.
 FONTANA CA. 92337
 Reported 5/17

Previous Address:
 11428 TEAK LN. #3060.
 FONTANA CA. 92337

EMPLOYMENT

KB HOME **Position:** CUSTOMER SERVICE MGR **Start:** **In File Since:** 2/16
End: **Effective:** 9/08

SELF **Position:** **Start:** **In File Since:** 4/06
End: **Effective:**

SCORING

Type **Score** **Explanation**
VANTAGESCOR3 **+618** 14 Lack of sufficient credit history
 63 Lack of sufficient relevant real estate account information
 32 Balances on bankcard or revolving accounts too high compared to credit limits
 04 The balances on your accounts are too high compared to loan amounts
 SCORECARD: 10
 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:** 1 **Trades:** 10 **Inquiries:** 6

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 3 **Occurrence of Historical Negatives:** 7

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$13,685	\$15,650	\$4,734	\$0	\$223	70%
Installment	4	\$27,566	\$0	\$13,111	\$0	\$669	n/a
Total	10	\$41,251	\$15,650	\$17,845	\$0	\$892	

COLLECTIONS

DIVERSIFIED (Y 2BAF001) Account # 71018473 Account Rating O9P
Original Creditor: SPRINT(cableOrCellular) **Remarks:** SETTLED?LESS THAN FULL BALANCE **Amount Placed:** \$1,762 **Opened:** 6/18
Account Type: OPEN **Balance:** \$0 **Paid:** 3/19
Responsibility: I **Past Due:** \$0 **Closed:** 3/19
Last Payment: **Verified:** 5/19
Update Method: automated

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

TRADES

CAPITAL ONE (B 01DTV228) Account # 520602080066 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$674 **Opened:** 5/15
Loan Type: FLEXIBLE SPENDING CREDIT CARD **High Credit:** \$787 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 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: 111111112111

FST PREMIER (B 041PF015) Account # 517800645834 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,100 **Balance:** \$1,174 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$1,174 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN83 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
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

CAP1/BASSPRO (B 01DTV234) Account # 517148711115 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$2,858 **Opened:** 3/19
Loan Type: CREDIT CARD **High Credit:** \$3,084 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN85 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

ONEMAIN (F 02FRQ001) Account # 11154908020383209 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,983 **Opened:** 11/15
Loan Type: NOTE LOAN **High Credit:** \$5,847 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M207 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 9/17 (03) **Payment Pattern**
(29 Months) 30 60 90 **Amount:** \$551 **Months 1-12:** 111111111111
Date: 9/17 **Months 13-24:** 11111111322
Months 25-36: 11111

TRADES

TOYOTA MTR (Q 04176124) Account # 70400169771480001 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,128 **Opened:** 2/16

Loan Type: AUTOMOBILE **High Credit:** \$21,719 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 062M462 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 7/19

Update Method: automated

Late Payments 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111

(40 Months) 30 60 90 **Amount:** **Months 13-24:** 1111XX111112

Date: **Months 25-36:** 221111111111

Months 37-48: 1111

SYNCB/JCP (D 0235058D) Account # 600889689662 Account Rating R01

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$28 **Opened:** 5/19

Loan Type: CHARGE ACCOUNT **High Credit:** \$110 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 7/19

Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11

(02 Months) 30 60 90 **Amount:**

Date:

PAYLEASE (R 02FMY001) Account # T29448802P125 Account Rating 001

Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 1/17

Loan Type: RENTAL AGREEMENT **High Credit:** \$1,230 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/17

Remarks: CLOSED **Charge Off:** **Verified:** 9/18

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:

ONEMAIN FI (F 02DCM001) Account # 6070514745162586 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15

Loan Type: UNSECURED **High Credit:** \$5,847 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 2/17

Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/17

Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111

(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111

Date:

ONEMAIN FI (F 02DCM001) Account # 6070514735158543 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15

Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 11/15

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/15

Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111

(04 Months) 30 60 90 **Amount:**

Date:

TRADES

DISCOVERBANK (B 09616003)	Account # 601100077852	Account Rating R01
Type: REVOLVING	Credit Limit: \$10,300	Balance:
Loan Type: CREDIT CARD	High Credit: \$8,530	Past Due:
Responsibility: C	Terms:	Last Payment:
Remarks:		Charge Off:
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(48 Months) 30 60 90	Amount:	Update Method: automated
	Date:	Months 1-12: 111111111111
		Months 13-24: 111111111111
		Months 25-36: 111111111111
		Months 37-48: 111111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/30/19	LS FINANCING (FLA2613540 CAL)		
6/04/19	SCREENING PR (ZLA2824851 CAL)		
3/14/19	CAP1/BASS (BPC3847656 NTL)		
4/24/18	ANTELOPE VAL (ACH2877238 CHI)		
4/23/18	ANTELOPE VAL (ACH2877238 CHI)		
2/27/18	ANTELOPE VAL (ACH2877238 CHI)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)