



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/02/19 12:32 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2006  
 Name: Hernandez, Christian  
 Current Address: 11401 E Kelowna St  
 Sylmar CA.91342

**HERNANDEZIZAGUIRRE , CHRISTIAN ANIBAL**

**Also Known As:** SSN: 000-00-2006 Phone: In File Since: 11/18  
 HERNANDEZIZAGU,CHRISTIAN,ANI Date of Birth: 06/82  
 B  
 IZAGUIRREHERNANDEZ,CHRISTIAN

### Current Address:

11401 KELOWNA ST.  
 SYLMAR CA. 91342

Reported 11/18

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
INTERNANTIONAL INC	CONSTRUCTION			7/19	7/19
EC DRYWAL				5/19	5/19

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+634	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 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:	5	Inquiries:	8
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	\$406	\$500	\$406	\$0	\$45	19%
Installment	4	\$23,863	\$0	\$23,775	\$0	\$750	n/a
<b>Total</b>	<b>5</b>	<b>\$24,269</b>	<b>\$500</b>	<b>\$24,181</b>	<b>\$0</b>	<b>\$795</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 3624521 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,512 **Opened:** 7/19  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M185 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

WESTLAKE FIN (F 01T9Q001) Account # 11657493 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$21,263 **Opened:** 7/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$21,263 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M565 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 546211 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$406 **Opened:** 5/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$406 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN45 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (01 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3376252 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$2,525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (01 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3173171 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (03 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/02/19	LS FINANCING (FLA2613540 CAL)		
8/27/19	CHECKNGO/AXF (FCI1430459 DAY)		
8/08/19	LENDIFY FINA (FNC4076411 CAL)		
6/26/19	T-MOBILE (UWA3747126 WAS)		
5/30/19	CURACAO (HLA2456536 CAL)		
11/30/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
11/29/18	Oportun/PROG (FNC3435243 CAL)		
11/20/18	Oportun/PROG (FNC3435243 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)