



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/02/19 11:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7936
 Name: Gregorio Ramirez, Regino
 Current Address: 1320 S Glenwood Dr apt c
 Oxnard CA.93030

GREGORIORAMIREZ , REGINO

Also Known As:

REGINO,GREGORIO

SSN: 000-00-3422

Date of Birth: 08/91

Phone:

In File Since: 8/16

Current Address:

1320 GLENWOOD DR. #C.
 OXNARD CA. 93030

Reported 8/16

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+646

Explanation

- 97 You have too few credit accounts
 - 49 Lack of sufficient relevant bankcard or revolving account information
 - 12 The date that you opened your oldest account is too recent
 - 85 You have too many inquiries on your credit report
- SCORECARD: 04

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	1	Trades:	4	Inquiries:	9
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
Installment	4	\$9,090	\$0	\$8,648	\$0	\$354	n/a
Total	4	\$9,090	\$0	\$8,648	\$0	\$354	

COLLECTIONS

CREDIT COLL (Y 1GZD002) Account # 56876343 Account Rating O9P
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** SETTLED?LESS THAN FULL BALANCE **Amount Placed:** \$100
Account Type: OPEN **Balance:** \$0 **Opened:** 4/17
Responsibility: I **Past Due:** \$0 **Paid:** 7/17
Last Payment: **Closed:** 7/17
Verified: 8/19
Update Method: automated

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

TRADES

OPORTUNPROG (F 02CX002) Account # 3337557 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,648 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M354 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(05 Months) 30 60 90 **Amount:** **Months 1-12:** X1111
Date:

LENDIFY FIN (F 02G6T001) Account # 138364720101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 11X1
Date:

OPORTUNPROG (F 02CX002) Account # 2281738 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$7,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

OPORTUNPROG (F 02CX002) Account # 1813910 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$2,290 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 7/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(10 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/02/19	LS FINANCING (FLA2613540 CAL)		
5/06/19	LENDIFY FINA (FNC4076411 CAL)		
5/05/19	SYNCB/CHEVRN (BNY2754256 EAS)		
5/05/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/05/19	CAPITAL ONE (BPC3575459 NTL)		
12/03/18	LENDIFY FINA (FNC4076411 CAL)		
8/04/18	LENDIFY FINA (FNC4076411 CAL)		
7/28/18	CAP ONE (BPC2699824 NTL)		
4/27/18	LENDIFY FINA (FNC4076411 CAL)		

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)