



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/02/19 11:52 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2318
 Name: Herrera, Victor
 Current Address: 1125 W Porter Ave 3
 Fullerton CA.92833

HERRERA , VICTOR M.

Also Known As:

HERRERA,VICTOR,MANUEL

SSN: 000-00-7856

Phone:

In File Since: 10/93

Date of Birth: 07/69

Current Address:

2516 SANTA YSABEL AV.
 FULLERTON CA. 92831
 Reported 2/13

Previous Address:

2400 E. COMMONWEALTH AV.
 FULLERTON CA. 92831
 Reported 9/06

Previous Address:

1125 W. PORTER AV. #3.
 FULLERTON CA. 92833

EMPLOYMENT

EMERITUS

Position:

Start:

In File Since: 1/14

End:

Effective: 1/14

VALLEY VIEW

Position:

Start: 9/11

In File Since: 9/12

End:

Effective: 9/12

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+500

Explanation

98 There is a bankruptcy on your credit report
 15 Newest delinquent or derogatory payment status on your accounts is too recent
 07 You have too many delinquent or derogatory accounts
 95 You have too many collection agency accounts that are unpaid
 SCORECARD: 01
 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:** 4 **Trades:** 12 **Inquiries:** 5

Negative Trade Accounts: 7 **Trade Accounts with Any Historical Negatives:** 2 **Occurrence of Historical Negatives:** 25

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	6	\$42,241	\$0	\$9,735	\$6,026	\$361	n/a
Closed w/Balance-	-	n/a	n/a	\$1,748	\$0	\$0	n/a
Total	12	\$42,241	\$0	\$11,483	\$6,026	\$361	

COLLECTIONS

CMRE FINANCE (Y 2746006) Account # 10FL02SC0041760671 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$150 **Opened:** 6/17
Account Type: OPEN **Balance:** \$183 **Paid:**
Responsibility: I **Past Due:** \$183 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

CAVALRY PORT (Y 1YNA008) Account # 21425493 Account Rating O9B
Original Creditor: CITIBANK(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,431 **Opened:** 6/19
Account Type: OPEN **Balance:** \$1,431 **Paid:**
Responsibility: I **Past Due:** \$1,431 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

CAVALRY PORT (Y 1YNA008) Account # 21220450 Account Rating O9B
Original Creditor: CITIBANK(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,260 **Opened:** 2/19
Account Type: OPEN **Balance:** \$2,260 **Paid:**
Responsibility: I **Past Due:** \$2,260 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

THE BUREAUS (Y 477J002) Account # 415772808 Account Rating O9B
Original Creditor: CAPITAL ONE N A(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$739 **Opened:** 2/18
Account Type: OPEN **Balance:** \$739 **Paid:**
Responsibility: I **Past Due:** \$739 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 529381 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,750 **Balance:** \$1,393 **Opened:** 10/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
(Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

CURACAO (H 083UH001)		Account # 5293818300	Account Rating	109
Type: INSTALLMENT	Credit Limit:	Balance: \$355	Opened: 10/11	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$443	Past Due: \$0	Paid:	
Responsibility: I	Terms: 006M	Last Payment:	Closed: 1/18	
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 7/19	
Late Payments (Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
30 60 90		Date:		Months 1-12:
SYNCB/WALMAR (D 0235057X)		Account # 603220371283	Account Rating	R09
Type: REVOLVING	Credit Limit: \$250	Balance: \$0	Opened: 8/16	
Loan Type: CHARGE ACCOUNT	High Credit: \$454	Past Due: \$0	Paid:	
Responsibility: I	Terms:	Last Payment:	Closed: 11/17	
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 5/18	
Late Payments (Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
30 60 90		Date:		Months 1-12:
NC FINANCIAL (F 02E9T001)		Account # 2016CA952213936	Account Rating	105
Type: INSTALLMENT	Credit Limit:	Balance: \$8,480	Opened: 8/16	
Loan Type: UNSECURED	High Credit: \$6,000	Past Due: \$6,026	Paid:	
Responsibility: I	Terms: 048M232	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 8/19	
Late Payments (35 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
1 1 22 30 60 90		Date: 11/17 (05)		Months 1-12: 555555555555
		Amount: \$1,183		Months 13-24: 555555555432
		Date: 11/17		Months 25-36: 111111111111
LENDIFY FIN (F 02G6T001)		Account # 131319418102	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$1,255	Opened: 4/19	
Loan Type: UNSECURED	High Credit: \$1,500	Past Due: \$0	Paid:	
Responsibility: I	Terms: 015M129	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 7/19	
Late Payments (03 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
0 0 0 30 60 90		Date:		Months 1-12: 111
NISSAN MOTOR (Q 0507T073)		Account # 102490311760001	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/13	
Loan Type: AUTOMOBILE	High Credit: \$34,741	Past Due: \$0	Paid:	
Responsibility: I	Terms:	Last Payment:	Closed:	
Remarks: CHAPTER 7 BANKRUPTCY		Charge Off:	Verified: 12/18	
Late Payments (48 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
0 0 0 30 60 90		Date:		Months 1-12: XXXX11111111
				Months 13-24: 111111111111
				Months 25-36: 111111111111
				Months 37-48: 111111111111

TRADES

SYNCB/JCP (D 0235058D) Account # 600889635112 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 1/01
Loan Type: CHARGE ACCOUNT **High Credit:** \$784 **Past Due:** \$0 **Paid:** 11/12
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/13
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 1 **Delinquency** **Maximum:** 4/13 (04) **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: 4/13 **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111114

OPORTUNPROG (F 02CX002) Account # 896940 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 7/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (12 Months) 30 60 90 **Amount:** **Months 1-12:** 11XX11111111
Date:

NISSAN MOTOR (Q 0507T073) Account # 102405060850001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12
Loan Type: AUTOMOBILE **High Credit:** \$28,603 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 073M **Last Payment:** **Closed:** 1/14
Remarks: CLOSED **Charge Off:** **Verified:** 1/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (15 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111

JPMCB CARD (B 026QK001) Account # 426684143775 Account Rating RUR
Type: REVOLVING **Credit Limit:** \$5,500 **Balance:** \$0 **Opened:** 8/06
Loan Type: CREDIT CARD **High Credit:** \$6,160 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/17
Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

LENDUP -TAB (F 02EDA007) Account # 431503000000 Account Rating RUR
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 5/17
Loan Type: CREDIT CARD **High Credit:** \$432 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/18
Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

KOHL/CAPONE (D 012EN005) Account # 639305071677 Account Rating **RUR**

Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 6/13

Loan Type: CHARGE ACCOUNT **High Credit:** \$631 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/17

Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 11/18

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(Months) **30** **60** **90** **Amount:** **Months 1-12:**

Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/02/19	LS FINANCING (FLA2613540 CAL)		
8/29/19	APOYO FINANC (FNC6038461 CAL)		
4/01/19	LENDIFY FINA (FNC4076411 CAL)		
7/25/18	DC/APT OWNER (ZLA8180200 CAL)		
12/09/17	CURACAO (HLA2456536 CAL)		

REPORT SERVICED BY

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 (800) 888-4213
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