



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/02/19 11:50 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4281
 Name: Guillermo, Ramon
 Current Address: 10956 Telfair 9
 Pacoima CA.91331

GONZALEZ , RAMON G.

Also Known As: CUEVASGONZALES,RAMONGUILLE RMO
 CUEVASGONZALEZ,RAMON,GUILLERM
 ERM
 CUEVAS,RAMON

SSN: 000-00-4281 **Phone:**
Date of Birth: 02/88 **In File Since:** 4/18

Current Address: 10956 TELFAIR AV.
 PACOIMA CA. 91331
Reported 4/19

Previous Address: 0 TELFAIR AVE
 PACOIMA CA. 91331
Reported 8/19

Previous Address: 10950 TELFAIR AV.
 PACOIMA CA. 91331

EMPLOYMENT

FOUR SEASONS **Position:** **Start:** **In File Since:** 6/19
End: **Effective:** 6/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	13 INQUIRIES IN THE LAST 60 DAYS INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+567	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 43 Lack of sufficient credit history on bankcard or revolving accounts 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: 3	Inquiries: 34				
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	2	\$1,337	\$1,000	\$1,337	\$0	\$95	0%
Installment	1	\$2,600	\$0	\$2,226	\$0	\$187	n/a
Total	3	\$3,937	\$1,000	\$3,563	\$0	\$282	

TRADES

JPMCB CARD (B 026QK001) Account # 426684161768 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$998 **Opened:** 7/19
Loan Type: CREDIT CARD **High Credit:** \$998 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN35 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 3456366 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,226 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M187 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11
(03 Months) 30 60 90 **Amount:** **Date:**

DN RBRTO JWL (J 0956X015) Account # 7252 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$339 **Opened:** 8/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$339 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN60 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/02/19	LS FINANCING (FLA2613540 CAL)		
8/31/19	ACE CASH EXP (FHO5134479 SCT)		
8/22/19	JPMCB CARD (BUS0006675 NTL)		
8/17/19	ACE CASH EXP (FHO5134479 SCT)		
8/10/19	JORA MANAGEM (FDF5266463 SCT)		
8/04/19	DN RBRTO JWL (JLA2010111 CAL)		
8/02/19	LENDIFY FINA (FNC4076411 CAL)		
8/02/19	AMEX (BUT3236957 MWB)		
7/26/19	AMEX (BUT3236957 MWB)		
7/21/19	AMEX (BUT3236957 MWB)		
7/14/19	AMEX (BUT3236957 MWB)		
7/13/19	LENDIFY FINA (FNC4076411 CAL)		
7/12/19	AMEX (BUT3236957 MWB)		
7/05/19	APOYO FINANC (FNC6038461 CAL)		
7/03/19	JPMCB AUTO (BCP0006508 NTL)		
7/01/19	LENDIFY FINA (FNC4076411 CAL)		
6/30/19	JPMCB AUTO (BCP0006508 NTL)		
6/28/19	LENDIFY FINA (FNC4076411 CAL)		
6/09/19	BOM/TCI-TV (FSF8337574 MWB)		
6/09/19	SPRINT (UKC0000200 ILM)		
6/09/19	CAPITAL ONE (BPC3575459 NTL)		
6/05/19	LENDIFY FINA (FNC4076411 CAL)		
6/02/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/01/19	LENDIFY FINA (FNC4076411 CAL)		
5/28/19	CAPITAL ONE (BPC3575459 NTL)		
5/28/19	LENDIFY FINA (FNC4076411 CAL)		
5/27/19	CURACAO (HLA2456536 CAL)		
5/27/19	LENDIFY FINA (FNC4076411 CAL)		
5/04/19	LENDIFY FINA (FNC4076411 CAL)		
5/01/19	LENDIFY FINA (FNC4076411 CAL)		
4/30/19	LENDIFY FINA (FNC4076411 CAL)		
4/28/19	OPORTUN INC/ (FNC5587633 CAL)		
4/10/18	T-MOBILE (UWA3747126 WAS)		
4/09/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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