



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/03/19 12:19 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1408  
 Name: Flores, Sergio  
 Current Address: 10314 mansel Ave Casa  
 Inglewood CA.90304

**FLOREZ , SERGIO**

**Also Known As:**

ALVAREZ,SERGIO

**SSN:** 000-00-8014

**Date of Birth:** 08/77

**Phone:**

**In File Since:** 11/13

**Current Address:**

10314 MANSEL AV.  
 INGLEWOOD CA. 90304

Reported 11/13

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

INPUT SURNAME DOES NOT MATCH FILE SURNAME

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+518**

**Explanation**

- 97 You have too few credit accounts
  - 08 You have either very few loans or too many loans with recent delinquencies
  - 21 No open accounts in your credit file
  - 95 You have too many collection agency accounts that are unpaid
- SCORECARD: 03  
 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)

<b>Public Records:</b> 0	<b>Collections:</b> 3	<b>Trades:</b> 1	<b>Inquiries:</b> 4			
<b>Negative Trade Accounts:</b> 1	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0				
<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Closed w/Balance-</b>	n/a	n/a	\$563	\$0	\$0	n/a
<b>Total</b>	<b>1</b>	<b>\$0</b>	<b>\$0</b>	<b>\$563</b>	<b>\$0</b>	<b>\$0</b>

**COLLECTIONS**

ERC (Y 26MT002) Account # 198733241 Account Rating O9B  
**Original Creditor:** DISH(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$369 **Opened:** 9/18  
**Account Type:** OPEN **Balance:** \$369 **Paid:**  
**Responsibility:** I **Past Due:** \$369 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

DIVERSIFIED (Y 2BAF001) Account # 79296523 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATION(cable OrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$202 **Opened:** 1/19  
**Account Type:** OPEN **Balance:** \$571 **Paid:**  
**Responsibility:** I **Past Due:** \$571 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

ERC (Y 26MT002) Account # 180861411 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$239 **Opened:** 11/17  
**Account Type:** OPEN **Balance:** \$239 **Paid:**  
**Responsibility:** I **Past Due:** \$239 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

**TRADES**

HC ROYA (F 02919003) Account # 2275 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$563 **Opened:** 11/13  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$563 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/14  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/14  
**Update Method:** automated

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

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/03/19	LS FINANCING (FLA2613540 CAL)		
1/09/19	CAP ONE (BPC2699824 NTL)		
6/20/18	CAP ONE (BPC2699824 NTL)		
10/19/17	OPORTUN/PROG (FNC3435243 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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