



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/03/19 15:46 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3471  
 Name: Juan, Mariano  
 Current Address: 1695 e columbia Ave  
 Pomona CA.91767

#### JUANJUAN , MARIANO

##### Also Known As:

JUANJUANJUAN, MARIANO  
 JUAN, MARIANO, JUAN

SSN: 000-00-3471  
 Date of Birth: 04/93

Phone:

In File Since: 12/16

##### Current Address:

18600 GRANDVIEW AV.  
 SAN BERNARDINO CA. 92407  
 Reported 2/19

##### Previous Address:

1695 E. COLUMBIA AV.  
 POMONA CA. 91767  
 Reported 2/18

##### Previous Address:

4572 LA DENEY ST.  
 MONTCLAIR CA. 91763

### EMPLOYMENT

COREY NURSERY  
 CLAREMONT, CA.

Position: SHIPPING

Start:  
 End:

In File Since: 6/19  
 Effective: 1/19

### SCORING

#### Type

VANTAGESCOR3

Score

**+514**

#### Explanation

- 12 The date that you opened your oldest account is too recent
  - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
  - 04 The balances on your accounts are too high compared to loan amounts
  - 76 You have insufficient credit history on installment loans
- SCORECARD: 06  
 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: 6      Inquiries: 7

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$600	\$600	\$2,153	\$414	\$92	0%
Installment	5	\$5,377	\$0	\$3,458	\$331	\$357	n/a
<b>Total</b>	<b>6</b>	<b>\$5,977</b>	<b>\$600</b>	<b>\$5,611</b>	<b>\$745</b>	<b>\$449</b>	

TRADES

CURACAO (H 083UH001) Account # 543537 Account Rating R04  
**Type:** REVOLVING **Credit Limit:** \$600 **Balance:** \$2,153 **Opened:** 2/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$600 **Past Due:** \$414 **Paid:**  
**Responsibility:** I **Terms:** MIN92 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 1 1 **Delinquency** **Maximum:** 6/19 (04) **Payment Pattern** **Months 1-12:** 432111111111  
(16 Months) 30 60 90 **Amount:** \$414 **Months 13-24:** 1111  
**Date:** 6/19

CURACAO (H 083UH001) Account # 5435370700 Account Rating I04  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$918 **Opened:** 2/18  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,712 **Past Due:** \$331 **Paid:**  
CONTRACT **Terms:** 010M71 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** **Update Method:** automated  
**Late Payments** 2 1 1 **Delinquency** **Maximum:** 6/19 (04) **Payment Pattern** **Months 1-12:** 432111211111  
(16 Months) 30 60 90 **Amount:** \$331 **Months 13-24:** 1111  
**Date:** 6/19

OPORTUNPROG (F 02CX002) Account # 3158666 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,536 **Opened:** 11/18  
**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:** X1111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

ELITE AUTO (F 02DZS001) Account # 68462 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,004 **Opened:** 6/19  
**Loan Type:** SECURED **High Credit:** \$1,065 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M99 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**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 # 2758964 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$1,375 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OportunProg (F 02CXY002)		Account # 2450586	Account Rating 101
<b>Type:</b> INSTALLMENT		<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED		<b>High Credit:</b> \$321	<b>Opened:</b> 10/17
<b>Responsibility:</b> I		<b>Terms:</b> 008M	<b>Paid:</b>
<b>Remarks:</b> CLOSED			<b>Closed:</b> 4/18
			<b>Verified:</b> 4/18
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>		<b>Maximum:</b>	<b>Payment Pattern</b>
(05 Months) 30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 11111
		<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/03/19	LS FINANCING (FLA2613540 CAL)		
7/28/19	LENDIFY FINA (FNC4076411 CAL)		
7/24/19	LENDIFY FINA (FNC4076411 CAL)		
1/26/19	CURACAO (HLA2456536 CAL)		
4/27/18	Oportun/Prog (FNC3435243 CAL)		
2/24/18	CURACAO (HLA2456536 CAL)		
10/21/17	Oportun/Prog (FNC3435243 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)