



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/03/19 15:49 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0725
 Name: Gomez, Martin
 Current Address: 435 n ventura ave
 Ventura CA.93001

GOMEZNEVAREZ , JUAN M.

Also Known As:

GOMEZ,MARTIN
 GOMEZ,MARGARITO,M
 GOMEZ,JUAN,M

SSN: 000-00-3202
Date of Birth: 03/70

Phone:

In File Since: 12/05

Current Address:
 435 N. VENTURA AV.
 VENTURA CA. 93001
 Reported 10/16

Previous Address:
 6263 MONTALVO DR.
 VENTURA CA. 93003
 Reported 7/07

Previous Address:
 5668 GATO AV.
 GOLETA CA. 93117

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MSGILLIVRAY VENTURA, CA.	GENERAL LABOR	5/15		4/19	4/17
CAMBROSS ROOFING	ASST MGR			7/08	7/08

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+479	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 05 Too many of the delinquencies on your accounts are recent 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:	Count	Collections:	Count	Trades:	Count	Inquiries:	Count
0	0	0	5	21			
Negative Trade Accounts:	Count	Trade Accounts with Any Historical Negatives:	Count	Occurrence of Historical Negatives:	Count		
3	0	0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance -	n/a	n/a	\$2,976	\$948	\$0	n/a	
Total	5	\$0	\$0	\$2,976	\$948	\$0	

TRADES

OPORTUNPROG (F 02CX002) Account # 3320120 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$488 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$488 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 6/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

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

CAPITAL ONE (B 01DTV001) Account # 517805894479 Account Rating R09

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$460 **Opened:** 8/18
Loan Type: CREDIT CARD **High Credit:** \$460 **Past Due:** \$460 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated

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

LENDIFY FIN (F 02G6T001) Account # 101148199102 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,028 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$1,800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 7/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

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

LENDIFY FIN (F 02G6T001) Account # 101148199101 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated

Late Payments (10 Months) 0 0 0 **Delinquency** **Maximum Amount:** **Payment Pattern** **Months 1-12:** XXXXX11111
Date:

OPORTUNPROG (F 02CX002) Account # 1272192 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 1/16
Remarks: CLOSED **Charge Off:** **Verified:** 1/16
Update Method: automated

Late Payments (06 Months) 0 0 0 **Delinquency** **Maximum Amount:** **Payment Pattern** **Months 1-12:** 111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/03/19	LS FINANCING (FLA2613540 CAL)		
9/01/19	ACE CASH EXP (FHO5134479 SCT)		
7/12/19	CHECK INTO C (FTN5147441 SCT)		
4/06/19	APOYO FINANC (FNC6038461 CAL)		
3/08/19	CHECK INTO C (FTN5147441 SCT)		
3/07/19	LS FINANCING (FLA2613540 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/04/19	LS FINANCING (FLA2613540 CAL)		
1/05/19	ACE CASH EXP (FHO5134479 SCT)		
12/30/18	CAP ONE (BPC2699824 NTL)		
12/29/18	LENDIFY FINA (FNC4076411 CAL)		
12/24/18	LENDIFY FINA (FNC4076411 CAL)		
12/10/18	SETTLEMENT O (FLA2817041 CAL)		
11/02/18	CHECK INTO C (FTN5147441 SCT)		
9/02/18	AMEX (BUT3236957 MWB)		
8/16/18	CAP ONE (BPC2699824 NTL)		
7/30/18	CAP ONE (BPC2699824 NTL)		
7/12/18	LENDIFY FINA (FNC4076411 CAL)		
5/23/18	AMEX (BUT3236957 MWB)		
2/22/18	OPORTUN/PROG (FNC3435243 CAL)		
2/01/18	SYNCB/PPMC (NNY2135844 EAS)		
11/22/17	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)