



hidalgo,osman 729105702;CA-96205 N Watts Ave/stockton 95205;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 9-04-2019 TIME 11:06:26 V201 TCA2

*OSMAN E HILDALGO SS: 729-10-5702 E: J&J QUALITY DOOR
 *760 N WATTS AVE DOB: 01/31/93 RPTD: 11-17 TO 12-17 U
 STOCKTON CA 952054359
 RPTD: 5-19 TO 7-19 U 2X E: DRYDEN CONSTRUCTION IN
 LAST SUB: 2530016 RPTD: 3-18 TO 9-18 I
 *702 N LAUREL ST
 STOCKTON CA 952054355
 RPTD: 2-18 TO 12-18 U 8X
 *6320 STONERIDGE MALL RD APT F107
 PLEASANTON CA 945888046
 RPTD: 7-16 TO 2-18 U 3X
 *OSMAN HIDALGO-VILLATORO SR, OSMAN E VILLATORO,
 *OAMAN HILDALAGO

----- SCORE SUMMARY -----
 VANTAGESCORE 4 = 478 SCORE FACTORS: 68, 29, 05, 03
 VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	BY MONTH
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*TOYOTA MOTOR CREDIT	11-17	\$29,622-O	\$14,797-C	CHARGOFF	VOLU SURR
1602300 FA AUT 74 1 7-31-19	\$14,797	1-19	(21)	LLLLLLLLLJCC--	
70400369031580001	1-19	\$14,797		CCCCCCCC	
*FIRST PREMIER BANK	11-18	\$1,000-L	\$1,318-C	CHARGOFF	DELINQ 90
1210189 BC CRC REV 1 8-04-19	\$1,318	6-19	(10)	LLL321CCCC	
5178006789304054	1-19	\$1,318			
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
*FIRST PREMIER BANK	3-17	\$400-L	\$569-C	CHARGOFF	DELINQ 90
1210189 BC CRC REV 1 8-04-19	\$569	6-19	(29)	LLL321CCCCCCCC	
5178006683047098	1-19	\$569		CCCCCCCCCCCC	
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
*BANK OF AMERICA	5-18	\$500-L	\$539-C	CHARGOFF	DELINQ 60
1230206 BC SCC REV 1 8-21-19	\$539	4-19	(15)	LLLLL21CCCCC	
8186	4-19	\$539		CC	
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*NUVISION FCU	6-18	\$28,849-O		VOLUSURR	CURR ACCT
3728642 FC AUT 84 1 8-31-19		4-19	(15)	JJJJJ-CCCCC	
641485849773	5-19			CC	
*SYNCB/NTWK	2-18	\$1,500-L	\$2,170-H	CLOSED	DELINQ 150
2207100 BC CHG REV 1 8-22-19	\$2,170	5-19	(19)	54321CCCCCCCC	
650172332110	2-19	\$101	\$492	CCCCC0	
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*BEST BUY/CBNA	11-17	\$4,300-L	\$5,194-H	CLOSED	DELINQ 150
1288690 HT CHG REV 1 8-19-19	\$5,194	6-19	(22)	54321CCCCCCCC	
6035351316345951	1-19	\$155	\$735	CCCCCCCC0	
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*THD/CBNA	4-18	\$2,000-L	\$2,596-H	CLOSED	DELINQ 150
3178962 ZR CHG REV 1 8-13-19	\$2,596	6-19	(16)	54321CCCCCCCC	

6035320891789917	1-19	\$121	\$602	CCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **				
*TBOM/TOTAL CRD	6-17	\$300-L	\$502-H	CLOSED DELINQ 120
1866470 BB CRC REV 1	8-21-19		2-19	(26) BB432-1-CCCCC
4057310304549139	12-18	\$38-A		CCCCCCCCCCCCC
SOLD TO: JTM CAPITAL MANAGEMENT LLC				
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **				
** PURCHASED BY ANOTHER LENDER **				
OPORTUN/PROGRESO FINAN	2-18	\$1,000-O		PAID CURR ACCT
2530016 FP UNS 9-B 1	8-24-18		8-18	(7) BCCCCC
2659078	8-18			
WESTLAKE FINANCIAL SVC	7-16	\$13,138-O		PAID CURR ACCT
3521779 FP AUT 52 1	6-21-18		6-18	(23) B---CCCCCCCCC
9837477	2-18			CCCCC-CCC
OPORTUN/PROGRESO FINAN	11-17	\$1,060-O		PAID CURR ACCT
2530016 FP UNS 9-B 1	1-20-18		1-18	(2) BC
2506338	1-18			
*CAPITAL ONE BANK USA N	4-17	\$300-L	\$309-H	PAID CURR ACCT
1270246 BC CRC REV 1	10-20-17		10-17	(6) B0CCCC
400344858242	9-17			
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **				
OPORTUN/PROGRESO FINAN	7-16	\$1,070-O		PAID CURR ACCT
2530016 FP UNS 9-B 1	3-03-17		3-17	(8) BCCCCC
1761467	3-17			
*DISCOVER FIN SVCS LLC	4-18	\$1,500-L	\$1,829-H	OPEN DELINQ 150
3276502 BC CRC REV 1	8-25-19	\$1,829	8-19	(17) 54321CCCCCCCC
601100385907	2-19	\$98	\$390	CCCC
*OPORTUN/PROGRESO FINAN	8-18	\$2,600-O		OPEN 30 DAY DEL
2530016 FP UNS 19-B 1	7-31-19	\$1,558	7-19	(12) 1CCCCCCCCCCCC
2980440	6-19	\$183	\$115	
TD BANK USA/TARGETCRED	11-18	\$300-L		OPEN CURR ACCT
1948369 DV CRC REV 1	8-11-19	\$0	8-19	(9) 000000000
5859752135579271		UNK		
----- INQUIRIES -----				
CREDIT ONE BANK NA	12-17-18	3278143 BC		
JPMCB CARD	11-14-18	1203600 BC		
DISCOVER FINANCIAL SER	11-06-18	1224590 BC		
CAP ONE NA	11-06-18	1103317 BC		
CITI CARDS CBNA	11-04-18	1240750 BC		
AMEX	10-31-18	1234990 BC		
CAP ONE NA	10-31-18	1103317 BC		
AMERICAN HONDA FINANCE	9-18-18	1609920 FA		
OPORTUN/PROGRESO FINAN	8-24-18	2530016 FP		
CDK/TRACY FORD	8-24-18	1870383 AU	UNK AUT	
KINECTA FED CU	6-13-18	1939730 FC	AUT	
FIRST TECH FCU	6-12-18	3708520 FC	UNK C/G	
CUDL/SCHOOLS FINANCIAL	6-12-18	3701320 FC	UNK AUT	
CUDL/SANTA CRUZ COMM C	6-12-18	2254490 FC	UNK AUT	
WFDS	6-12-18	1512470 FA		
CAPITAL ONE AUTO FIN	6-12-18	1254780 FA	AUT	

TOYOTA MOTOR CREDIT	6-07-18	1631040	FA	AUT
WFDS	6-07-18	1512470	FA	
CAPITAL ONE AUTO FIN	6-07-18	1254780	FA	AUT
TRAVIS CU/CUDC	6-05-18	9700111	FC	UNK AUT
PATELCO CREDIT UNION	6-05-18	3778654	FC	UNK AUT
UNCLE CREDIT UNION	6-05-18	3778185	FC	AUT
CENTRAL STATE CREDIT U	6-05-18	3768241	FC	UNK AUT
SAFEAMERICA FCU	6-05-18	3728100	FC	AUT
CUDL/MERIWEST CU	6-05-18	3701010	FC	UNK AUT
NUVISION FCU	6-05-18	2301051	FC	AUT
VALLEY FIRSTU	6-05-18	1942278	FC	AUT
1ST UNITED SERVICES CU	6-05-18	1922535	FC	AUT
SANTANDER CONSUMER USA	6-05-18	1912477	FZ	
CDK/TRACY FORD	6-05-18	1870383	AU	UNK AUT
THE GOLDEN 1 CREDIT UN	6-05-18	1730750	FC	AUT
FORD CRED	6-05-18	1654140	FA	
NOWCOM/WESTLAKE FINANC	6-05-18	1620920	FA	UNK AUT
WFDS	6-05-18	1512470	FA	
CAPITAL ONE AUTO FIN	6-05-18	1254780	FA	AUT
NCCINC/TRACY TOYOTA	6-02-18	1024619	AN	UNK AUT
BK OF AMER	5-24-18	2440720	BC	
CREDCO	5-01-18	3903978	ZA	AUT
ELITE ACCEPTANCE CORP	5-01-18	2260830	FA	
NOWCOM/WESTLAKE FINANC	5-01-18	1620920	FA	UNK AUT
WFDS	5-01-18	1512470	FA	
DISCOVER FINANCIAL SER	4-11-18	1224590	BC	
CBNA/THD	3-29-18	1002549	BC	
CREDCO	3-08-18	3903978	ZA	AUT
LOBEL FINANCIAL	3-08-18	1998552	FA	
UNITED AUTO CREDIT CO	3-08-18	1867067	FA	
NOWCOM/WESTLAKE FINANC	3-08-18	1620920	FA	UNK AUT
SYNCB	2-18-18	1223465	FF	
OPORTUN/PROGRESO FINAN	2-12-18	2530016	FP	
BK OF AMER	12-09-17	2440720	BC	
OPORTUN/PROGRESO FINAN	11-18-17	2530016	FP	
RENTGROW	11-09-17	2959227	ZT	UNK REN
CDK/FREMONT TOYOTA	11-03-17	7964971	AN	UNK AUT
TOYOTA MOTOR CREDIT	11-03-17	1631040	FA	AUT
CAPITAL ONE AUTO FIN	11-03-17	1254780	FA	AUT
EXCITE CU FKA ALLIANCE	10-08-17	3700420	FC	AUT
CDK/FREMONT TOYOTA	10-06-17	7964971	AN	UNK AUT
CDK/FREMONT TOYOTA	9-16-17	7964971	AN	UNK AUT

----- MESSAGES -----

MSG 335: V484NUMBER OF INQUIRIES WAS A FACTOR IN DETERMINING THE SCORE
 END -- EXPERIAN