



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/09/19 18:02 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0044  
 Name: Cruz, Pablo  
 Current Address: 15631 n Iris Cir  
 Westminster CA.92683

### CRUZAURELIO , PABLO

#### Also Known As:

AURELIO,PABLO,C  
 CRUZ,PABLO

SSN: 000-00-2176  
 Date of Birth: 05/91

Phone:

In File Since: 4/15

#### Current Address:

15631 IRIS CI.  
 WESTMINSTER CA. 92683  
 Reported 3/18

#### Previous Address:

15123 BROOKHURST ST. #41.  
 WESTMINSTER CA. 92683  
 Reported 4/15

#### Previous Address:

15631 ERIS CI.  
 WESTMINSTER CA. 92683

### EMPLOYMENT

VINH CHAU CORPORATION

Position: COOK

Start: 7/12  
 End:

In File Since: 6/19  
 Effective: 8/18

WABA GRILL

Position: COOK

Start: 7/16  
 End:

In File Since: 8/18  
 Effective: 7/18

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

+545

#### Explanation

- 12 The date that you opened your oldest account is too recent
  - 14 Lack of sufficient credit history
  - 63 Lack of sufficient relevant real estate account information
  - 85 You have too many inquiries on your credit report
- SCORECARD: 10

### CREDIT INFORMATION Summary (Total History)

Public Records: 0 Collections: 0 Trades: 16 Inquiries: 31

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	1	\$338	\$300	\$270	\$0	\$25	10%
Installment	15	\$34,041	\$0	\$32,078	\$0	\$1,721	n/a
<b>Total</b>	<b>16</b>	<b>\$34,379</b>	<b>\$300</b>	<b>\$32,348</b>	<b>\$0</b>	<b>\$1,746</b>	

TRADES

ALLY FINCL (F 0259237L) Account # 611928747652 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$18,465 **Opened:** 5/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$18,702 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 066M426 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644142399 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$270 **Opened:** 2/18  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$338 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

OportunPROG (F 02CX002) Account # 3102461 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,973 **Opened:** 10/18  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M231 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 47015490 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,756 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M506 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # SAB2519 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,432 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$6,764 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 021M433 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

LENDIFY FIN (F 02G6T001) Account # 13130485104 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,452 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M125 **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:**

LENDIFY FIN (F 02G6T001) Account # 13130485103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # SAB1519 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$5,150 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 13130485102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

SUNBIT, INC (F 02G44001) Account # 99885501 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,330 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 2/19  
**Responsibility:** I **Charge Off:** **Verified:** 2/19  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OportunProg (F 02CX002) Account # 2654802 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** UNSECURED **High Credit:** \$3,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M **Last Payment:** **Closed:** 10/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Months 1-12:** 1111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(07 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131304855101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/18  
**Update Method:** automated  
**Months 1-12:** XXX1  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OportunProg (F 02CX002) Account # 2188282 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$3,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M **Last Payment:** **Closed:** 2/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/18  
**Update Method:** automated  
**Months 1-12:** 11111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OportunProg (F 02CX002) Account # 1842944 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16  
**Loan Type:** UNSECURED **High Credit:** \$3,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 5/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/17  
**Update Method:** automated  
**Months 1-12:** 11111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OportunProg (F 02CX002) Account # 1693068 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 8/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/16  
**Update Method:** automated  
**Months 1-12:** 11  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(02 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OPORTUNPROG (F 02CX002)		Account # 1487978	Account Rating 101
<b>Type:</b> INSTALLMENT		<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED		<b>High Credit:</b> \$535	<b>Opened:</b> 11/15
<b>Responsibility:</b> I		<b>Terms:</b> 008M	<b>Paid:</b>
<b>Remarks:</b> CLOSED			<b>Closed:</b> 5/16
			<b>Verified:</b> 5/16
			<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
9/09/19	LS FINANCING (FLA2613540 CAL)		
8/13/19	ADVANCE AMER (FSC1882014 FLA)		
7/25/19	MONEY MART (FPH3893119 EAS)		
6/26/19	MONEY MART (FPH3893119 EAS)		
6/06/19	LENDIFY FINA (FNC4076411 CAL)		
5/28/19	EXETER FIN (FDF1654822 SCT)		
5/28/19	PRESTIGE FIN (FUT2467142 MWB)		
5/28/19	REGIONAL ACC (BNC2081415 FLA)		
5/28/19	JPMCB AUTO (BCP0006508 NTL)		
5/28/19	COAF (FPC1246538 NTL)		
5/21/19	APOYO FINANC (FNC6038461 CAL)		
5/05/19	LENDIFY FINA (FNC4076411 CAL)		
5/02/19	GM FINANCIAL (FDF1535129 SCT)		
5/02/19	COAF (FPC1246538 NTL)		
5/02/19	SELMAN CHEVR (ACH1645855 CHI)		
4/15/19	MONEY MART (FPH3893119 EAS)		
4/11/19	REGIONAL ACC (BNC2081415 FLA)		
4/11/19	BALBOA T&L (FSD2815073 CAL)		
4/10/19	EXETER FIN (FDF1654822 SCT)		
4/10/19	JPMCB AUTO (BCP0006508 NTL)		
4/10/19	COAF (FPC1246538 NTL)		
4/10/19	FLAGSHIP CRE (FPH3355120 EAS)		
2/12/19	MONEY MART (FPH3893119 EAS)		
2/02/19	LENDIFY FINA (FNC4076411 CAL)		
8/06/18	APOYO FINANC (FNC6038461 CAL)		
7/23/18	APOYO FINANC (FNC6038461 CAL)		
6/26/18	LENDIFY FINA (FNC4076411 CAL)		
5/28/18	LENDIFY FINA (FNC4076411 CAL)		
2/24/18	SUNBIT INC (FLA3258841 CAL)		
2/15/18	OPORTUN/PROG (FNC3435243 CAL)		
1/17/18	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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