



Ramirez, Alfredo 604249797;CA-1353 N McNary Cir/manteca CA 95336;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 9-07-2019 TIME 11:38:07 V301 TCA2

ALFREDO RAMIREZ SS: 604-24-9797 E: FOSTER POULTRY FARMS
1353 MCNARY CIR DOB: 12/20/72 RPTD: 7-17 I

MANTECA CA 953364916
RPTD: 8-12 TO 7-19 U 15X E: POLARIS
LAST SUB: 1381262 RPTD: 1-15 TO 5-17 I

*225 SANTA CLARA ST
WATSONVILLE CA 950763147
RPTD: 3-99 TO 8-07 U

*1825 KINSLEY ST
SANTA CRUZ CA 950623039
RPTD: 8-05 U

*ALFREDO L RAMIREZ JR, L RAMIREZ-ALFREDO JR,

*ALFREDO RAMIREZ SR, RAMIREZ A LEYVA

----- SCORE SUMMARY -----
VANTAGESCORE 4 = 504 SCORE FACTORS: 68, 22, 24, 04
VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----

Table with columns: SUBSCRIBER, OPEN, AMT-TYP1, AMT-TYP2, ACCTCOND, PYMT STATUS, SUB#, KOB, TYP, TRM, ECOA, BALDATE, BALANCE, PYMT LEVEL, MOS, REV, PYMT HISTORY, ACCOUNT #, LAST PD, MONTH PAY, PAST DUE, MAXIMUM, BY MONTH. Rows include LENDMARK FINANCIAL SER, ONEMAIN, OPORTUN/PROGRESO FINAN, BBVA USA, REAL TIME RESOLUTIONS.

ORIGINAL CREDITOR: CHECK N GO

** ACCOUNT PAID IN FULL FOR LESS THAN FULL BALANCE **

Table with columns: SUBSCRIBER, OPEN, AMT-TYP1, AMT-TYP2, ACCTCOND, PYMT STATUS, SUB#, KOB, TYP, TRM, ECOA, BALDATE, BALANCE, PYMT LEVEL, MOS, REV, PYMT HISTORY, ACCOUNT #, LAST PD, MONTH PAY, PAST DUE, MAXIMUM, BY MONTH. Rows include ONEMAIN.

** ACCOUNT CLOSED DUE TO REFINANCE **

Table with columns: SUBSCRIBER, OPEN, AMT-TYP1, AMT-TYP2, ACCTCOND, PYMT STATUS, SUB#, KOB, TYP, TRM, ECOA, BALDATE, BALANCE, PYMT LEVEL, MOS, REV, PYMT HISTORY, ACCOUNT #, LAST PD, MONTH PAY, PAST DUE, MAXIMUM, BY MONTH. Rows include LENDMARK FINANCIAL SER.

** ACCOUNT CLOSED DUE TO REFINANCE **

Table with columns: SUBSCRIBER, OPEN, AMT-TYP1, AMT-TYP2, ACCTCOND, PYMT STATUS, SUB#, KOB, TYP, TRM, ECOA, BALDATE, BALANCE, PYMT LEVEL, MOS, REV, PYMT HISTORY, ACCOUNT #, LAST PD, MONTH PAY, PAST DUE, MAXIMUM, BY MONTH. Rows include OPORTUN/PROGRESO FINAN.

** ACCOUNT CLOSED DUE TO REFINANCE **

*SPRINGLEAF FINANCIAL S	7-13	\$3,190-O		REFINANC	CURR ACCT
3599010 FP SEC 36 1	1-31-15		1-15	(19)	BCCCCCCCCCCCC
7130143023394758	11-14				CCCCC

** ACCOUNT CLOSED DUE TO REFINANCE **

*SYNCB/JCP	8-17	\$500-L	\$458-H	CRCDLOST	CURR ACCT
3321860 DC CHG REV 1	10-08-17		10-17	(3)	BCC
600889682780	8-17				

** CREDIT CARD LOST OR STOLEN **

*SYNCB/WALMART	11-16	\$500-L	\$844-C	CLOSED	CHARGOFF
1327500 DV CHG REV 1	3-04-19	\$0	3-19	(28)	BLLLLLLLLLL5432
6032203642210081	10-18				2211CCCCCCCC

** PURCHASED BY ANOTHER LENDER **

*LOANME INC	4-16	\$2,600-O		CLOSED	DELINQ 90
2352750 FP UNS 47 1	11-01-17		11-17	(20)	B-321CCCCCCCC
1015216	5-17				CCCCCCC

** PURCHASED BY ANOTHER LENDER **

*SYNCB/JCP	8-17	\$500-L	\$721-H	CLOSED	CUR WAS 90
3321860 DC CHG REV 1	8-16-19	\$440	8-19	(25)	B111CCCCCCC223
600889682948	7-19	\$126-A			21CCCCCCCCC

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

*CREDIT ONE BANK NA	8-16	\$300-L	\$673-H	CLOSED	CUR WAS 90
3278143 BC CRC REV 1	8-11-19	\$655	8-18	(37)	BCCCCCCC1CCC3
4447962323453815	7-19	\$33			21CCCC21CCCC

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

GATEWAY ONE LENDING &	2-15	\$10,082-O		PAID	CURR ACCT
1654670 FA AUT 60 1	10-01-16		10-16	(21)	BCCCCCCCCCCCC
20150251855013	9-16				CCCCCCCC
OPORTUN/PROGRESO FINAN	2-15	\$856-O		PAID	CURR ACCT
2530016 FP UNS 8-E 1	9-02-15		9-15	(7)	BCCCCC
1156841	9-15				

*CAPITAL ONE BANK USA N	4-16	\$300-L	\$416-H	OPEN	60 2 TIMES
1270246 BC CRC REV 1	9-04-19	\$333	9-19	(41)	21CCCCCCCCCCCC
517805769436	8-19	\$37	\$50		CCCCCCC21CCC

*KOHLS/CAPONE	3-17	\$300-L	\$393-H	OPEN	CUR WAS 30-3
1926781 DC CHG REV 1	8-09-19	\$302	1-19	(30)	CCCCCCCC1C1CC
6393050861603124	7-19	\$35			CCCCC1CCCCC

BANK OF AMERICA	2-16	\$500-L	\$575-H	OPEN	CURR ACCT
1230206 BC SCC REV 1	8-07-19	\$498	8-19	(42)	CCCCCCCCCCCCC
9497	8-19	\$25			CCCCCCCCCCCCC

AURA FINANCIAL/LENDIFY	6-19	\$300-O		OPEN	CURR ACCT
1381262 FP UNS 5-E 1	7-31-19	\$260	7-19	(2)	CC
101440066101	7-19	\$85-A			

----- INQUIRIES -----

800 LOANMART	8-24-19	1974298	FP
AURA FINANCIAL/LENDIFY	8-08-19	2327360	FP
THE GOLDEN 1 CREDIT UN	7-31-19	1730750	FC
AURA FINANCIAL/LENDIFY	6-10-19	2327360	FP
AXOS BANK	11-28-18	1150218	BB
AURA FINANCIAL/LENDIFY	7-28-18	2327360	FP

CRC

AXOS BANK

11-20-17 1150218 BB

MESSAGES

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