



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/09/19 18:10 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0999
 Name: Moran, Osman
 Current Address: 329 s myers
 inglewood CA.90301

MORAN , OSMAN I.

Also Known As:

MORANRAS,OSMAN,AN
 MORANRIVAS,OSMAN,IVAN
 MORAN,OSMAN,IVAN

SSN: 000-00-3451
 Date of Birth: 12/77

Phone:

In File Since: 5/09

Current Address:

329 S. MYERS PL.
 INGLEWOOD CA. 90301

Reported 5/09

Previous Address:

329 12 S MAYERS PL.
 INGLEWOOD CA. 90301

Reported 7/18

Previous Address:

329 12 S MYERS PL.
 INGLEWOOD CA. 90301

EMPLOYMENT

ABLE FREIGHT SERVICES INC
 LOS ANGELES, CA.

Position:

Start: 12/08

In File Since: 10/18

End:

Effective: 10/18

A 1 COLD STORAGE HANDLING INC

Position: DRIVER

Start:

In File Since: 8/11

End:

Effective: 12/09

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+584

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: 11 Inquiries: 11

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	\$356	\$300	\$356	\$0	\$25	0%
Installment	10	\$7,590	\$0	\$6,057	\$0	\$387	n/a
Total	11	\$7,946	\$300	\$6,413	\$0	\$412	

TRADES

OPORTUNPROG (F 02CX002) Account # 3404570 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,728 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$5,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M236 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111
(04 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805885442 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$356 **Opened:** 11/18
Loan Type: CREDIT CARD **High Credit:** \$356 **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:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131237240102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,329 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X111111
(12 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2313903 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 038M **Last Payment:** **Closed:** 3/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

LENDIFY FIN (F 02G6T001) Account # 131237240101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1435976 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 8/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111
Date:

OPORTUNPROG (F 02CX002) Account # 864597 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 10/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11X11XX11XX
(17 Months) 30 60 90 **Amount:** **Months 13-24:** X1111
Date:

OPORTUNPROG (F 02CX002) Account # 572534 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/12
Loan Type: UNSECURED **High Credit:** \$3,175 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/14
Remarks: CLOSED **Charge Off:** **Verified:** 4/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 402422 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/11
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 12/12
Remarks: CLOSED **Charge Off:** **Verified:** 12/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 298585 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/11
Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 12/11
Remarks: CLOSED **Charge Off:** **Verified:** 12/11
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

OportunProg (F 02CXY002) Account # 237994 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/10
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 4/11
Remarks: CLOSED **Charge Off:** **Verified:** 4/11
Update Method: automated
Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/19	LS FINANCING (FLA2613540 CAL)		
8/22/19	LENDIFY FINA (FNC4076411 CAL)		
6/11/19	LS FINANCING (FLA2613540 CAL)		
6/07/19	LENDIFY FINA (FNC4076411 CAL)		
5/18/19	SYNCB/WALMRT (NNY1212732 EAS)		
5/02/19	NETCREDIT FS (FCH5253435 CHI)		
4/13/19	APOYO FINANC (FNC6038461 CAL)		
3/24/19	SYNCB/WALMRT (NNY1212732 EAS)		
11/13/18	CAP ONE (BPC2699824 NTL)		
10/04/18	APOYO FINANC (FNC6038461 CAL)		
5/12/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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