



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/12/19 18:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7815
 Name: Ortiz, Crisantos
 Current Address: 305 s chestnut st
 redwood city CA.94063

ORTIZ , CRISANTOS

Also Known As: ORTIZDIAZ,CRISANTOS
SSN: 000-00-3048
Date of Birth: 10/88
Phone:
In File Since: 11/13

Current Address:
 305 CHESTNUT ST. #11.
 REDWOOD CITY CA. 94063
 Reported 7/17

Previous Address:
 850 GARNER AV.
 SALINAS CA. 93905
 Reported 11/13

EMPLOYMENT

SAFEWAY
Position:
Start:
End:
In File Since: 2/18
Effective: 2/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type
VANTAGESCOR3
Score
+500
Explanation
 12 The date that you opened your oldest account is too recent
 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 04 The balances on your accounts are too high compared to loan amounts
 76 You have insufficient credit history on installment loans
 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: 0
Collections: 0
Trades: 7
Inquiries: 14

Negative Trade Accounts: 3
Trade Accounts with Any Historical Negatives: 2
Occurrence of Historical Negatives: 7

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$1,528	\$1,350	\$1,446	\$45	\$98	5%
Installment	3	\$17,336	\$0	\$15,044	\$85	\$485	n/a
Closed w/Balance-		n/a	n/a	\$325	\$96	\$47	n/a
Total	7	\$18,864	\$1,350	\$16,815	\$226	\$630	

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 10235139 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$15,044 **Opened:** 2/18
Loan Type: AUTOMOBILE **High Credit:** \$17,336 **Past Due:** \$85 **Paid:**
Responsibility: I **Terms:** 060M485 **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:

CREDITONEBNK (B 054MR013) Account # 444796240122 Account Rating R02
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$453 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$453 **Past Due:** \$45 **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
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

KOHL'S/CAPONE (D 012EN005) Account # 639305087155 Account Rating R02
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$325 **Opened:** 7/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$414 **Past Due:** \$96 **Paid:**
Responsibility: I **Terms:** MIN47 **Last Payment:** **Closed:** 4/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 3 2 **Delinquency** **Maximum:** 4/19 (04) **Payment Pattern** **Months 1-12:** 143433211111
(25 Months) 30 60 90 **Amount:** \$171 **Months 13-24:** 111111111111
Date: 4/19 **Months 25-36:** 1

CB/TORRID (C 01NZ8156) Account # 585637957228 Account Rating R01
Type: REVOLVING **Credit Limit:** \$850 **Balance:** \$917 **Opened:** 4/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$947 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN46 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111112111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

DSNB MACYS (D 02A5T001) Account # 603534009350 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$76 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$128 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **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:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2728123 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 2360265 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 4/18
Remarks: CLOSED **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/12/19	LS FINANCING (FLA2613540 CAL)		
9/12/19	LENDIFY FINA (FNC4076411 CAL)		
9/11/19	LENDIFY FINA (FNC4076411 CAL)		
6/17/19	FREMONT TOYO (ALA4754849 CAL)		
11/06/18	SYNCB/GAP (NNY2087850 EAS)		
8/04/18	CAP ONE (BPC2699824 NTL)		
7/24/18	CAP ONE (BPC2699824 NTL)		
7/19/18	SYNCB/WALMRT (NNY1212732 EAS)		
6/20/18	TARGET/TD (DMS3375660 WIS)		
6/18/18	SYNCB (NDY1263431 DAY)		
4/28/18	SYNCB/OLD NA (NNY4215611 EAS)		
4/07/18	OPORTUN/PROG (FNC3435243 CAL)		
2/22/18	FREMONT TOYO (ACH0212288 CHI)		
2/22/18	COAF (FPC1246538 NTL)		

REPORT SERVICED BY

TRANSUNION
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