



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/13/19 18:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8374
 Name: Morales, Marlen
 Current Address: 655 N 11 th St
 San Jose CA.95112

MORALESROMAN , MARLEN J.

Also Known As: MORALESROMAN,MARLEN,JOHAN A
 MORALES,MARLEN,JOHANA
 MORALES,MARLENE

SSN: 000-00-8374 **Phone:** **In File Since:** 9/07

Date of Birth: 05/86

Current Address: 16823 TRAIN STATION CT.
 LATHROP CA. 95330
Reported 1/19

Previous Address: 1101 FRANKFURT AV. #2.
 SAN JOSE CA. 95126
Reported 7/10

Previous Address: 655 N. 11TH ST.
 SAN JOSE CA. 95112

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
SOURCEONE BUILDING MAINTENANCE SAN JOSE, CA.	EMPLOYEE	7/17		8/19	8/19
SANTIAGO EXPRESS	MANAGER	10/07		10/17	8/16

SCORING

Type	Score	Explanation
VANTAGESCOR3	+690	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 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 10 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:** 7

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	\$1,554	\$2,000	\$1,524	\$0	\$47	24%
Installment	6	\$101,091	\$0	\$69,122	\$0	\$1,891	n/a
Total	7	\$102,645	\$2,000	\$70,646	\$0	\$1,938	

TRADES

ONEMAIN (F 02FRQ001) Account # 7191216057997595 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,064 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$9,064 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M311 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:** **Date:**

TOYOTA MTR (Q 04176124) Account # 70400368403950001 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$24,627 **Opened:** 7/16
Loan Type: AUTOMOBILE **High Credit:** \$44,143 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M754 **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
(37 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1

TOYOTA MTR (Q 04176124) Account # 70400368999540001 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$34,508 **Opened:** 10/17
Loan Type: AUTOMOBILE **High Credit:** \$44,309 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 084M632 **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
(22 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 1111111111

OPORTUNPROG (F 02CX002) Account # 2441532 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$923 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M194 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(21 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 1111111111

CCB/TYVISA (B 01NZ8313) Account # 483468100521 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,524 **Opened:** 10/17
Loan Type: CREDIT CARD **High Credit:** \$1,554 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN47 **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
(22 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 1111111111

TRADES

FOREMAN FIN (F 0212Z001) Account # 1015238 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: AUTOMOBILE **High Credit:** \$12,184 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 594717 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 5/13
Remarks: CLOSED **Charge Off:** **Verified:** 5/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/13/19	LS FINANCING (FLA2613540 CAL)		
8/28/19	APOYO FINANC (FNC6038461 CAL)		
8/28/19	LENDIFY FINA (FNC4076411 CAL)		
10/16/17	TD AUTO FINA (FDT4113756 MCH)		
10/16/17	ALLY FINANCI (FDT6240112 MCH)		
10/16/17	PIERCY TOYOT (ALA1978916 CAL)		
10/16/17	JPMCB AUTO (BCP0006508 NTL)		

REPORT SERVICED BY

TRANSUNION
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