



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/16/19 12:12 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-4658  
 Name: Monroy, Armando  
 Current Address: 6109 Gage Ave  
 Bell Gardens CA.90201

### MONROY , ARMANDO

#### Also Known As:

MONROYCHAVEZ,ARMANDO  
 MONROY,ARMANDO

SSN: 000-00-0000  
 Date of Birth: 03/82

Phone:

In File Since: 6/12

#### Current Address:

6109 GAGE AV.  
 BELL GARDENS CA. 90201  
 Reported 6/12

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

4 INQUIRIES IN THE LAST 60 DAYS  
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

Score  
**+615**

#### Explanation

12 The date that you opened your oldest account is too recent  
 07 You have too many delinquent or derogatory accounts  
 04 The balances on your accounts are too high compared to loan amounts  
 63 Lack of sufficient relevant real estate account information  
 SCORECARD: 08  
 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)

<b>Public Records:</b>	0	<b>Collections:</b>	0	<b>Trades:</b>	9	<b>Inquiries:</b>	11
<b>Negative Trade Accounts:</b>	1	<b>Trade Accounts with Any Historical Negatives:</b>	0	<b>Occurrence of Historical Negatives:</b>	0		
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	2	\$785	\$4,500	\$762	\$0	\$27	83%
<b>Installment</b>	7	\$25,017	\$0	\$22,433	\$0	\$769	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$756	\$756	\$0	n/a
<b>Total</b>	<b>9</b>	<b>\$25,802</b>	<b>\$4,500</b>	<b>\$23,951</b>	<b>\$756</b>	<b>\$796</b>	

TRADES

BK OF AMER (B 01597029)		Account # 3413	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,000	<b>Balance:</b> \$756	<b>Opened:</b> 9/16	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$1,297	<b>Past Due:</b> \$756	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 11/16	
<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER		<b>Charge Off:</b>	<b>Verified:</b> 9/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90				<b>Months 1-12:</b>
WESTLAKE FIN (F 01T9Q001)		Account # 10638175	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$15,728	<b>Opened:</b> 2/19	
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$17,427	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> C	<b>Terms:</b> 048M473	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (06 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
0 0 0 30 60 90				<b>Months 1-12:</b> 111111
OPORTUNPROG (F 02CX002)		Account # 3121241	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$6,705	<b>Opened:</b> 11/18	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$7,590	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 042M296	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (08 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
0 0 0 30 60 90				<b>Months 1-12:</b> X1111111
LENDIFY FIN (F 02G6T001)		Account # 102345347101	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 1/19	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$500	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 007M	<b>Last Payment:</b>	<b>Closed:</b> 8/19	
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (06 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
0 0 0 30 60 90				<b>Months 1-12:</b> 111111
THD/CBNA (B 026H3005)		Account # 603532092582	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$4,500	<b>Balance:</b> \$762	<b>Opened:</b> 7/18	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$785	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> A	<b>Terms:</b> MIN27	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (12 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
0 0 0 30 60 90				<b>Months 1-12:</b> 111111111111

TRADES

OPORTUNPROG (F 02CX002) Account # 2049707 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 11/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/18  
**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:** 111111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1371894 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** UNSECURED **High Credit:** \$4,375 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 028M **Last Payment:** **Closed:** 1/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** X111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 719767 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/13  
**Loan Type:** UNSECURED **High Credit:** \$1,865 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M **Last Payment:** **Closed:** 2/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XXX11XX111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 521654 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 9/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X11X1  
(11 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/16/19	LS FINANCING (FLA2613540 CAL)		
9/14/19	LENDIFY FINA (FNC4076411 CAL)		
8/24/19	LENDIFY FINA (FNC4076411 CAL)		
8/22/19	LENDIFY FINA (FNC4076411 CAL)		
7/22/19	LENDIFY FINA (FNC4076411 CAL)		
4/27/19	LENDIFY FINA (FNC4076411 CAL)		
4/12/19	LENDIFY FINA (FNC4076411 CAL)		
1/07/19	LENDIFY FINA (FNC4076411 CAL)		
12/22/18	CURACAO (HLA2456536 CAL)		
3/28/18	LENDIFY FINA (FNC4076411 CAL)		
11/21/17	CREDCO (ZCO8256078 CAL)		

**REPORT SERVICED BY**

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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)