



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/16/19 12:23 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7263
 Name: May, Carlos
 Current Address: 10209 deveron dr
 whittier CA.90601

MAY , CARLOS R.

Also Known As:

MAY,CARLOS R
 MAY,RICHARD
 MAY,CARLOS,RICHARD

SSN: 000-00-7263
Date of Birth: 06/73

Phone:

In File Since: 4/95

Current Address:

10209 DEVERON DR.
 WHITTIER CA. 90601

Reported 1/07

Previous Address:

7204 NORWALK BV.
 WHITTIER CA. 90606

Reported 4/95

Previous Address:

4607 PINE ST.
 PICO RIVERA CA. 90660

EMPLOYMENT

SMART/FINAL

Position:

Start:

End:

In File Since: 6/13

Effective: 6/13

SCORING

Type

VANTAGESCOR3

Score

+528

Explanation

- 97 You have too few credit accounts
 - 08 You have either very few loans or too many loans with recent delinquencies
 - 95 You have too many collection agency accounts that are unpaid
 - 05 Too many of the delinquencies on your accounts are recent
- SCORECARD: 03
 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:** 10 **Trades:** 2 **Inquiries:** 6

Negative Trade Accounts: 1 **Trade Accounts with Any Historical Negatives:** 0 **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$252	\$252	\$0	\$0	\$0	100%
Closed w/Balance	-	n/a	n/a	\$11,850	\$11,850	\$0	n/a
Total	2	\$252	\$252	\$11,850	\$11,850	\$0	

COLLECTIONS

<p>PORTFOLIO RC (Y 1KSE003)</p> <p>Original Creditor: COMENITY BANK(banking)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 124464574</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$698</p> <p>Balance: \$684</p> <p>Past Due: \$684</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 9/15</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>PROG MGT SYS (Y 2053001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 22834318</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$100</p> <p>Balance: \$105</p> <p>Past Due: \$105</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 8/14</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>PROG MGT SYS (Y 2053001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 22898717</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$150</p> <p>Balance: \$157</p> <p>Past Due: \$157</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 9/14</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>PROG MGT SYS (Y 2053001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 22963407</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$1,656</p> <p>Balance: \$1,739</p> <p>Past Due: \$1,739</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 10/14</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>PROG MGT SYS (Y 2053001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 22963416</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$1,609</p> <p>Balance: \$1,688</p> <p>Past Due: \$1,688</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 10/14</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

COLLECTIONS

PROG MGT SYS (Y 2053001) Account # 25275807 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$250 **Balance:** \$288 **Paid:** 3/18
Responsibility: I **Past Due:** \$288 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PROG MGT SYS (Y 2053001) Account # 25276241 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$150 **Balance:** \$173 **Paid:** 3/18
Responsibility: I **Past Due:** \$173 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PROG MGT SYS (Y 2053001) Account # 25650679 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$150 **Balance:** \$168 **Paid:** 7/18
Responsibility: I **Past Due:** \$168 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PROG MGT SYS (Y 2053001) Account # 23711407 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$150 **Balance:** \$158 **Paid:** 10/15
Responsibility: I **Past Due:** \$158 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CMRE FINANCE (Y 2746006) Account # 90AHM3000039421859 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$150 **Balance:** \$192 **Paid:** 10/16
Responsibility: I **Past Due:** \$192 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

EXETER FIN (F 02BBG001)		Account # 68068125858751001	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$11,850	Opened: 6/13
Loan Type: AUTOMOBILE	High Credit: \$20,000	Past Due: \$11,850	Paid:
Responsibility: I	Terms: 072M	Last Payment:	Closed: 4/15
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 8/19
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12:
30 60 90			
DANIELS JWLS (J 0619L009)		Account # 5109251	Account Rating R01
Type: REVOLVING	Credit Limit: \$252	Balance: \$0	Opened: 2/15
Loan Type: CHARGE ACCOUNT	High Credit: \$252	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 3/15
Late Payments (01 Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12: 1
0 0 0 30 60 90			

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/16/19	LS FINANCING (FLA2613540 CAL)		
9/16/19	LENDIFY FINA (FNC4076411 CAL)		
9/15/19	APOYO FINANC (FNC6038461 CAL)		
9/11/19	LENDIFY FINA (FNC4076411 CAL)		
4/06/19	SYNCB (NDY1263431 DAY)		
7/16/18	CFNA (NCV1340002 CLV)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)