



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/17/19 16:03 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7122
 Name: Rojas, Orlando
 Current Address: 2624 pine pl
 south gate CA.90280

ROJASGUERRERO , ORLANDO

Also Known As: ROJAS,ORLANDO
SSN: 000-00-6655
Phone:
Date of Birth: 07/90
In File Since: 7/16

Current Address:
 2624 PINE PL.
 SOUTH GATE CA. 90280
 Reported 7/16
Previous Address:
 9511 BEACHWOOD AV.
 SOUTH GATE CA. 90280
 Reported 7/16

EMPLOYMENT

PREMIER ROOFING AND BUILDING CO INC
 ANAHEIM, CA.
Position: EMPLOYEE
Start: 1/19
End:
In File Since: 9/19
Effective: 9/19

ALERTS AND SPECIAL MESSAGES

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

SCORING

| Type | Score | Explanation |
|--------------|-------|---|
| VANTAGESCOR3 | +574 | 12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 07 You have too many delinquent or derogatory accounts 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: 1 | Trades: 6 | Inquiries: 13 | | | | |
|-----------------------------------|--|--|----------------------|----------------|------------|--------------|-----------|
| 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 | 2 | \$1,393 | \$700 | \$1,166 | \$0 | \$130 | 16% |
| Installment | 4 | \$3,035 | \$0 | \$2,826 | \$0 | \$860 | n/a |
| Closed w/Balance- | | n/a | n/a | \$627 | \$0 | \$0 | n/a |
| Total | 6 | \$4,428 | \$700 | \$4,619 | \$0 | \$990 | |

COLLECTIONS

CREDIT COLL (Y 1GZD005) Account # 75393830 Account Rating O9B
Original Creditor: INFINITY INSURANCE COMPANY(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$202 **Opened:** 5/19
Account Type: OPEN **Balance:** \$202 **Paid:**
Responsibility: I **Past Due:** \$202 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 5401030400 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$627 **Opened:** 7/16
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$1,155 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 11/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

DN RBRT0 JWL (J 0956X015) Account # 7197 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$1,166 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,393 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN130 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3434013 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$321 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M84 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (03 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47315496 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,505 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M776 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 3173423 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Date:**

CURACAO (H 083UH001) Account # 540103 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 7/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 11

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 9/17/19 | LS FINANCING (FLA2613540 CAL) | | |
| 9/16/19 | APOYO FINANC (FNC6038461 CAL) | | |
| 7/13/19 | CHECKNGO/AXF (FCI1430459 DAY) | | |
| 6/22/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 5/26/19 | DN RBRT0 JW (JLA2010111 CAL) | | |
| 2/03/19 | T-MOBILE (UWA3747126 WAS) | | |
| 2/01/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 1/17/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 12/15/18 | LENDIFY FINA (FNC4076411 CAL) | | |
| 12/08/18 | DN RBRT0 JW (JLA2010111 CAL) | | |
| 11/30/18 | OPORTUN/PROG (FNC3435243 CAL) | | |
| 1/20/18 | CERRITOS DOD (ALA6376353 CAL) | | |
| 9/21/17 | CURACAO (HLA2456536 CAL) | | |

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)