



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/17/19 19:53 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7543
 Name: Lopez, Jorge
 Current Address: 1060 W 17 St
 Santa ana CA.92706

AVILALOPEZ , JORGE

Also Known As:

AVILA,JORGE
 LOPEZ,JORGE,AVILA

SSN: 000-00-5411
 Date of Birth: 07/67

Phone:

In File Since: 3/96

Current Address:

1060 W. 17TH ST. #9.
 SANTA ANA CA. 92706
 Reported 12/06

Previous Address:

265 S. FELDNER RD.
 ORANGE CA. 92868
 Reported 1/99

Previous Address:

904 E. CARRILLO RD. #A.
 SANTA BARBARA CA. 93103

EMPLOYMENT

PANDA RESTAURANT
 GROUP/PANDA E

Position:

Start:
 End:

In File Since: 5/18
 Effective: 6/18

PANDA EXPRESS

COSTA MESA, CA.

Position: EMPLOYEE

Start: 1/98
 End:

In File Since: 5/18
 Effective: 5/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+637

Explanation

- 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
- 63 Lack of sufficient relevant real estate account information
- 49 Lack of sufficient relevant bankcard or revolving 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)

Public Records: 0 Collections: 0 Trades: 7 Inquiries: 15

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
Installment	7	\$13,095	\$0	\$11,830	\$0	\$965	n/a
Total	7	\$13,095	\$0	\$11,830	\$0	\$965	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131306354103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,652 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M183 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3108099 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,673 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M285 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111111
(08 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47231079 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,505 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M497 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131306354102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111
(07 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SAB1287 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 131306354101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXX1
(06 Months) 30 60 90 **Amount:** **Date:**

CREDIT 1 (F 02C5F001) Account # 14014495 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/06
Loan Type: AUTOMOBILE **High Credit:** \$12,600 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 042M **Last Payment:** **Closed:** 1/10
Remarks: SIMPLE INTEREST LOAN **Charge Off:** **Verified:** 1/10
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 11111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/17/19	LS FINANCING (FLA2613540 CAL)		
9/14/19	LENDIFY FINA (FNC4076411 CAL)		
6/17/19	LS FINANCING (FLA2613540 CAL)		
5/25/19	APOYO FINANC (FNC6038461 CAL)		
5/13/19	LS FINANCING (FLA2613540 CAL)		
5/07/19	LS FINANCING (FLA2613540 CAL)		
4/27/19	LENDIFY FINA (FNC4076411 CAL)		
4/26/19	LENDIFY FINA (FNC4076411 CAL)		
2/02/19	LENDIFY FINA (FNC4076411 CAL)		
11/24/18	APOYO FINANC (FNC6038461 CAL)		
7/21/18	LENDIFY FINA (FNC4076411 CAL)		
5/17/18	APOYO FINANC (FNC6038461 CAL)		
2/24/18	JPMCB CARD (BUS0006675 NTL)		
1/19/18	LENDIFY FINA (FNC4076411 CAL)		
9/19/17	CREDCO (ZCO8256078 CAL)		

REPORT SERVICED BY

TRANSUNION
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