



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

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0328
 Name: Carrillo, Juan
 Current Address: 12848 Lakewood Blvd
 Downey CA.90242

CARRILLO SR, JUAN C.

Also Known As:

CARRILLO,JUAN,CARLOS
 CARRILLO,JUAN

SSN: 000-00-0328
Date of Birth: 08/69

Phone:

In File Since: 12/05

Current Address:

12848 LAKEWOOD BV. #10.
 DOWNEY CA. 90242
 Reported 6/13

Previous Address:

4055 STEVELY AV. #14.
 LOS ANGELES CA. 90008
 Reported 11/05

Previous Address:

2507 LAWNSDALE AV.
 KANSAS CITY MO. 64127

EMPLOYMENT

WARREN DISTRIBUTING INC
 SANTA FE SPRINGS, CA.

Position:

Start:
End:

In File Since: 4/19
Effective: 4/19

WILSHIRE TOWERS APARTMENTS

Position:

Start:
End:

In File Since: 2/07
Effective: 2/07

SCORING

Type

VANTAGESCOR3

Score

+609

Explanation

- 12 The date that you opened your oldest account is too recent
 - 95 You have too many collection agency accounts that are unpaid
 - 07 You have too many delinquent or derogatory accounts
 - 11 The total of your delinquent or derogatory account balances is too high
- SCORECARD: 07
 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:** 5 **Trades:** 22 **Inquiries:** 12

Negative Trade Accounts: 9 **Trade Accounts with Any Historical Negatives:** 2 **Occurrence of Historical Negatives:** 9

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	20	\$2,773	\$2,500	\$1,160	\$0	\$139	54%
Installment	2	\$2,500	\$0	\$2,341	\$0	\$162	n/a
Closed w/Balance-		n/a	n/a	\$8,368	\$8,368	\$0	n/a
Total	22	\$5,273	\$2,500	\$11,869	\$8,368	\$301	

COLLECTIONS

I C SYSTEM (Y 2834001)		Account # 73453280	Account Rating O9B
Original Creditor: ATT	Remarks: PLACED FOR	Amount Placed: \$500	Opened: 5/17
DIRECTV(cableOrCellular)	COLLECTION	Balance: \$500	Paid:
Account Type: OPEN		Past Due: \$500	Closed:
Responsibility: I		Last Payment:	Verified: 9/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PORTFOLIO RC (Y 1KSE003)		Account # 5200948191449765	Account Rating O9B
Original Creditor: HSBC BANK NEVADA N	Remarks: PLACED FOR	Amount Placed: \$657	Opened: 3/16
A(banking)	COLLECTION	Balance: \$657	Paid:
Account Type: OPEN		Past Due: \$657	Closed:
Responsibility: I		Last Payment:	Verified: 9/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PORTFOLIO RC (Y 1KSE003)		Account # 7714210693860777	Account Rating O9B
Original Creditor: SYNCHRONY	Remarks: PLACED FOR	Amount Placed: \$874	Opened: 2/15
BANK(banking)	COLLECTION	Balance: \$874	Paid:
Account Type: OPEN		Past Due: \$874	Closed:
Responsibility: I		Last Payment:	Verified: 9/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
MIDLAND FUND (Y 36ET009)		Account # 8565414905	Account Rating O9B
Original Creditor: CREDIT ONE BANK N	Remarks: PLACED FOR	Amount Placed: \$1,132	Opened: 2/15
A(retail)	COLLECTION	Balance: \$1,132	Paid:
Account Type: OPEN		Past Due: \$1,132	Closed:
Responsibility: I		Last Payment:	Verified: 9/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
MIDLAND FUND (Y 36ET009)		Account # 8565774599	Account Rating O9B
Original Creditor: SYNCHRONY	Remarks: PLACED FOR	Amount Placed: \$1,331	Opened: 4/15
BANK(retail)	COLLECTION	Balance: \$1,331	Paid:
Account Type: OPEN		Past Due: \$1,331	Closed:
Responsibility: I		Last Payment:	Verified: 9/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

TRADES

BK OF AMER (B 01597029) Account # 0360 Account Rating R09

Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$3,048 **Opened:** 2/13

Loan Type: CREDIT CARD **High Credit:** \$3,048 **Past Due:** \$3,048 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/14

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

Amount: **Months 1-12:**

Date:

AMEX DSNB (B 02A5T006) Account # 37748112153 Account Rating R09

Type: REVOLVING **Credit Limit:** \$2,100 **Balance:** \$0 **Opened:** 7/08

Loan Type: CREDIT CARD **High Credit:** \$3,011 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/14

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

Amount: **Months 1-12:**

Date:

DSNB MACYS (D 02A5T001) Account # 43638997 Account Rating R09

Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$770 **Opened:** 7/08

Loan Type: CHARGE ACCOUNT **High Credit:** \$770 **Past Due:** \$770 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/14

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

Amount: **Months 1-12:**

Date:

CITI (B 064DB002) Account # 542418066559 Account Rating R09

Type: REVOLVING **Credit Limit:** \$1,300 **Balance:** \$0 **Opened:** 9/09

Loan Type: CREDIT CARD **High Credit:** \$1,636 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/14

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

Amount: **Months 1-12:**

Date:

CRDT FIRST (A 03835003) Account # 68181 Account Rating R09

Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$1,050 **Opened:** 1/13

Loan Type: CHARGE ACCOUNT **High Credit:** \$1,050 **Past Due:** \$1,050 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/14

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

Amount: **Months 1-12:**

Date:

TRADES

TARGET/TD (D 01ZX5002) Account # 435237759400 Account Rating R09
Type: REVOLVING **Credit Limit:** \$3,200 **Balance:** \$3,500 **Opened:** 7/08
Loan Type: CREDIT CARD **High Credit:** \$3,500 **Past Due:** \$3,500 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/13
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/TJX (C 0235065M) Account # 604585100524 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,060 **Balance:** \$0 **Opened:** 2/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$972 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796221046 Account Rating R09
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 2/11
Loan Type: CREDIT CARD **High Credit:** \$1,132 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/SAMS (D 0235046S) Account # 771421069386 Account Rating R09
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 8/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$638 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

FST PREMIER (B 041PF015) Account # 517800684000 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$501 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN36 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90
Date:

TRADES

DSNB MACYS (D 02A5T001) Account # 49068179 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 11/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$276 **Past Due:** \$0 **Paid:** 5/11
Responsibility: C **Terms:** **Last Payment:** **Closed:** 9/14
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111111

SYNCB/JCP (D 0235058D) Account # 600889689681 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$141 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$463 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

LENDIFY FIN (F 02G6T001) Account # 101680637101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,341 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M162 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992107776 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$285 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$296 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN21 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

CCB/IKEAPC (H 01NZ8353) Account # 456420500108 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$189 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$189 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

TRADES

BBY/CBNA (H 0292F021) Account # 700106226193 Account Rating R01
Type: REVOLVING **Credit Limit:** \$350 **Balance:** \$44 **Opened:** 2/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,324 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

RSHK/CBNA (H 01265004) Account # 520336100387 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 6/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$498 **Past Due:** \$0 **Paid:** 10/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/15
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

SYNCB/JCP (D 0235058D) Account # 600889536281 Account Rating R01
Type: REVOLVING **Credit Limit:** \$210 **Balance:** \$0 **Opened:** 2/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$323 **Past Due:** \$0 **Paid:** 8/15
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/14
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 4 3 1 **Delinquency** **Maximum:** 2/15 (04) **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: 2/15 **Months 13-24:** 111111111113
Months 25-36: 324321212111
Months 37-48: 111111111111

SYNCB/OLDNAV (C 0235058G) Account # 601859637836 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 1/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$158 **Past Due:** \$0 **Paid:** 10/13
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/14
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

HOME ACCP (F 01MWX001) Account # 528843 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13
Loan Type: INSTALLMENT SALES **High Credit:** \$960 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 9/14
Responsibility: I **Charge Off:** **Verified:** 9/14
Remarks: CLOSED **Update Method:** automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (12 Months) 30 60 90 **Amount:** **Months 1-12:** 121111111111
Date:

TRADES

FST PREMIER (B 041PF015) Account # 517800642718 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 4/13
Loan Type: CREDIT CARD **High Credit:** \$782 **Past Due:** \$0 **Paid:** 2/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/14
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 5/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

CAP1/BSTBY (D 01DTV057) Account # 700106226193 Account Rating R01
Type: REVOLVING **Credit Limit:** \$605 **Balance:** \$0 **Opened:** 2/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,324 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(43 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
9/04/19	BOM/TCI-TV (FSF8337574 MWB)		
8/11/19	CAPITAL ONE (BPC3575459 NTL)		
6/29/19	SYNCB/AEvisa (BNY3293320 EAS)		
6/23/19	SYNCB/LOWES (NNY2120170 EAS)		
6/10/19	LENDUP TAB (FNC1822249 CAL)		
6/01/19	SYNCB/EBAY (BNY5734653 EAS)		
5/22/19	SYNCB/AMAZON (BNY5371284 EAS)		
5/06/19	ACE CASH EXP (FHO5134479 SCT)		
5/04/19	LENDIFY FINA (FNC4076411 CAL)		
4/07/19	ACE CASH EXP (FHO5134479 SCT)		
4/05/19	CHECKNGO/AXF (FCI1430459 DAY)		

REPORT SERVICED BY

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