



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:24 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8663
 Name: Ibarra, Armando
 Current Address: 2015 S Dairy mart rd Ave
 San Ysidro CA.92173

IBARRA , ARMANDO

Also Known As: **SSN:** 000-00-8663 **Phone:** **In File Since:** 3/98
Date of Birth: 02/76

Current Address:
 2015 DAIRY MART RD. #1.
 SAN YSIDRO CA. 92173
 Reported 4/18

Previous Address:
 2043 DAIRY MART RD. #5.
 SAN YSIDRO CA. 92173
 Reported 5/16

Previous Address:
 123 W. PARK AV.
 SAN YSIDRO CA. 92173

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
KEARNY PIERCE FORD				3/19	3/19
KEARNY PEARSON	MECHANIC	3/15		3/18	2/16

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type	Score	Explanation
VANTAGESCOR3	+492	98 There is a bankruptcy on your credit report 08 You have either very few loans or too many loans with recent delinquencies 21 No open accounts in your credit file 14 Lack of sufficient credit history SCORECARD: 01 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:	2	Collections:	1	Trades:	3	Inquiries:	30
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance-	n/a	n/a	\$452	\$452	\$0	n/a	
Total	3	\$0	\$0	\$452	\$452	\$0	

COLLECTIONS

KIMBALLTIREY (Y 1ULX001)		Account # IBA01091	Account Rating O9P
Original Creditor: STEADFAST MANAGEMENT COMPANY(rentalOrLeasi	Remarks: PAID COLLECTION	Amount Placed: \$1,644	Opened: 6/14
Account Type: OPEN		Balance: \$0	Paid:
Responsibility: I		Past Due: \$0	Closed: 9/16
		Last Payment:	Verified: 9/16
			Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

PUBLIC RECORDS

Z 508735L	Docket # 1701306		
Type: CHAPTER 7 BANKRUPTCY DISCHARGED	Location:		Filed: 3/17
Court: BK(U.S. Bankruptcy Court)	Plaintiff:	Liabilities:	Effective:
Responsibility: I	Attorney: GEORGE PANAGIOTOU	Orig Balance:	Paid: 6/17
		Curr Balance:	
Z 508735L	Docket # 1701307		
Type: CHAPTER 7 BANKRUPTCY DISMISSED	Location:		Filed: 3/17
Court: BK(U.S. Bankruptcy Court)	Plaintiff:	Liabilities:	Effective:
Responsibility: I	Attorney: GEORGE PANAGIOTOU	Orig Balance:	Paid: 7/17
		Curr Balance:	

TRADES

CAPITAL ONE (B 01DTV001)		Account # 517805823742	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$452	Opened: 10/17
Loan Type: CREDIT CARD	High Credit: \$452	Past Due: \$452	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 1/19
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:	Verified: 8/19
			Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern
			Months 1-12:
USE CU (Q 0529C004)		Account # 80215900L6000	Account Rating IUR
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 8/16
Loan Type: UNSECURED	High Credit: \$3,000	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 2/17
Remarks: CHAPTER 7 BANKRUPTCY		Charge Off:	Verified: 8/19
			Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern
			Months 1-12:

TRADES

KAY JEWELERS (J 0722D62X)	Account # 317892	Account Rating	RUR
Type: REVOLVING	Credit Limit: \$1,383	Balance: \$0	Opened: 5/16
Loan Type: CHARGE ACCOUNT	High Credit: \$1,337	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 10/16
Remarks: CHAPTER 7 BANKRUPTCY		Charge Off:	Verified: 6/17
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern
30 60 90			Update Method: automated
			Months 1-12:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
9/09/19	PERRY FORD 2 (ALA5986545 CAL)		
9/07/19	CPS (FLA2817275 CAL)		
9/07/19	EXETER FIN (FDF1654822 SCT)		
7/25/19	LENDIFY FINA (FNC4076411 CAL)		
3/02/19	DANIELS JRLY (JLA2010070 CAL)		
9/24/18	LENDIFY FINA (FNC4076411 CAL)		
8/13/18	BRCLYSBANKDE (BWL3390354 WIL)		
7/09/18	OPORTUN/PROG (FNC3435243 CAL)		
5/21/18	LENDIFY FINA (FNC4076411 CAL)		
4/23/18	RISE (FDF2218518 SCT)		
3/29/18	POWERLEND IN (FLA3345154 CAL)		
3/27/18	OPORTUN/PROG (FNC3435243 CAL)		
3/04/18	LENDIFY FINA (FNC4076411 CAL)		
3/03/18	CPS (FLA2817275 CAL)		
3/03/18	BALBOA T&L (FSD2815073 CAL)		
3/02/18	AMERICREDIT (FDF0027016 SCT)		
3/02/18	RANCHO CHR J (ACH1319810 CHI)		
2/26/18	EXETER FIN (FDF1654822 SCT)		
2/26/18	JPMCB AUTO (BCP0006508 NTL)		
1/04/18	COAF (FPC1246538 NTL)		
1/04/18	CPS (FLA2817275 CAL)		
1/04/18	BALBOA T&L (FSD2815073 CAL)		
1/04/18	KEARNY PEARS (ALA1225460 CAL)		
1/01/18	AMERICREDIT (FDF0027016 SCT)		
1/01/18	COAF (FPC1246538 NTL)		
12/14/17	OPORTUN/PROG (FNC3435243 CAL)		
11/05/17	LENDIFY FINA (FNC4076411 CAL)		
10/29/17	LENDIFY FINA (FNC4076411 CAL)		
10/18/17	CAP ONE (BPC2699824 NTL)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA S DIST BK	ZP0508735L	(619) 557-5620	325 WEST F STREET SAN DIEGO, CA 92101

REPORT SERVICED BY

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