



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:39 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8280
 Name: Olmedo, Alejandro
 Current Address: 560 E Klindera Ave
 Tipton CA.93272

OLMEDOCHAVEZ , ALEJANDRO

Also Known As:

OLMEDO,ALEJANDRAOS
 OLMEDA,ALEJANDRO,C
 OLMEDO,ALEJANDRO

SSN: 000-00-1245
 Date of Birth: 04/68

Phone:

In File Since: 7/11

Current Address:

560 E. KLINDERA AV.
 TIPTON CA. 93272

Reported 4/18

Previous Address:

762 PO BOX 762
 TIPTON CA. 93272

Reported 3/18

Previous Address:

1700 DAIRY AV. #108.
 CORCORAN CA. 93212

EMPLOYMENT

MENDONSA FAMILY FARMS

Position: GENERAL LABOR

Start:

In File Since: 7/19

End:

Effective: 7/19

VIERA CUSTOM SPRAYING

TULARE, CA.

Position: IRRIGATION

Start:

In File Since: 5/18

End:

Effective: 6/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+530

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
- 07 You have too many delinquent or derogatory accounts
- 63 Lack of sufficient relevant real estate account information

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: 3 Trades: 6 Inquiries: 17

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 4

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$12,537	\$0	\$12,358	\$0	\$402	n/a
Closed w/Balance	-	n/a	n/a	\$441	\$240	\$0	n/a
Total	6	\$12,537	\$0	\$12,799	\$240	\$402	

COLLECTIONS

UNIVERSAL RE (Y 99ZX001) Account # 1193705 Account Rating O9B
Original Creditor: WESTERN GENERAL **Remarks:** PLACED FOR **Amount Placed:** \$63 **Opened:** 6/16
 INSURANCE(insurance) COLLECTION **Balance:** \$88 **Paid:**
Account Type: OPEN **Past Due:** \$63 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 9/19
Update Method: automated

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

AD ASTRA REC (Y 2BRL001) Account # 7256416 Account Rating O9B
Original Creditor: SPEEDYCASH COM 94 **Remarks:** PLACED FOR **Amount Placed:** \$220 **Opened:** 9/18
 CA(financial) COLLECTION **Balance:** \$220 **Paid:**
Account Type: OPEN **Past Due:** \$220 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 9/19
Update Method: automated

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

SECURITYCRED (Y 2CLW002) Account # 2415332 Account Rating O9P
Original Creditor: WHYNOTLEASING **Remarks:** SETTLED?LESS THAN **Amount Placed:** \$1,477 **Opened:** 12/14
 LLC(rentalOrLeasing) FULL BALANCE **Balance:** \$0 **Paid:** 6/17
Account Type: OPEN **Past Due:** \$0 **Closed:** 6/17
Responsibility: I **Last Payment:** **Verified:** 9/19
Update Method: automated

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

TRADES

DN RBRT0 JWJ (J 0956X015) Account # 6893 Account Rating R09
Type: REVOLVING **Credit Limit:** **Balance:** \$441 **Opened:** 2/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$441 **Past Due:** \$240 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 11/16
Update Method: automated

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

ONEMAIN (F 02FRQ001) Account # 10174908001321890 Account Rating I8P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: SECURED **High Credit:** \$9,518 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 054M **Last Payment:** **Closed:** 6/19
Remarks: PAID REPOSSESSION **Charge Off:** **Verified:** 6/19
Update Method: automated

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

TRADES

Account # 180058846 **Account Rating** 101
Account Name: FREEWAYFUNDG (F 02GS9001)
Type: INSTALLMENT **Credit Limit:** **Balance:** \$12,358 **Opened:** 6/19
Loan Type: AUTOMOBILE **High Credit:** \$12,537 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M402 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
 (02 Months) 30 60 90 **Amount:**
Date:

Account # 4172429001321890 **Account Rating** 101
Account Name: ONEMAIN (F 02FRQ001)
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: SECURED **High Credit:** \$7,109 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 10/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
 (06 Months) 30 60 90 **Amount:**
Date:

Account # 428964 **Account Rating** 101
Account Name: OPORTUNPROG (F 02CX002)
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: UNSECURED **High Credit:** \$1,465 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/13
Remarks: CLOSED **Charge Off:** **Verified:** 6/13
Update Method: automated
Late Payments 1 2 1 **Delinquency** **Maximum:** 5/13 (04) **Payment Pattern** **Months 1-12:** 4321X3
 (06 Months) 30 60 90 **Amount:**
Date: 5/13

Account # 330541 **Account Rating** 101
Account Name: OPORTUNPROG (F 02CX002)
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11
Loan Type: UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 2/12
Remarks: CLOSED **Charge Off:** **Verified:** 2/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111
 (06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
8/27/19	JORA MANAGEM (FDF5266463 SCT)		
8/23/19	PREMIUM CB (ZMI0651860 FLA)		
7/16/19	ACE CASH EXP (FHO5134479 SCT)		
6/13/19	AUTOMTV CRDT (FDT0200248 MCH)		
5/24/19	SYNCB/CHEVRN (BNY2754256 EAS)		
1/24/19	ACE CASH EXP (FHO5134479 SCT)		
11/16/18	PRESTIGE FIN (FUT2467142 MWB)		
11/11/18	CELTIC/CONT (FNJ1271865 EAS)		
8/21/18	ACE CASH EXP (FHO5134479 SCT)		
8/10/18	CAP ONE (BPC2699824 NTL)		
5/13/18	LENDIFY FINA (FNC4076411 CAL)		
4/24/18	POWERLEND IN (FLA3345154 CAL)		
3/12/18	CAP ONE (BPC2699824 NTL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
2/12/18	AMERICREDIT (FDF0027016 SCT)		
1/24/18	P BANKSTON (RVI0056331 CAL)		
1/19/18	CREDCO (ZCO8256078 CAL)		

REPORT SERVICED BY

TRANSUNION
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