



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:48 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6898
 Name: Perez, Hector
 Current Address: 1201 N daisy ave
 Santa Ana CA.92703

XITUMUL , HECTOR ARMANDO

Also Known As: SSN: 000-00-2091 Phone: In File Since: 12/07
 XITUMULPEREZ,HECTOR,ARMAND
 O Date of Birth: 01/78
 XITUMULPERES,HECTORARMANDO
 XITUMUL,HECTOR

Current Address: 1817 N. BAKER ST. SANTA ANA CA. 92706 Reported 9/09	Previous Address: 1809 LOUISE ST. SANTA ANA CA. 92706 Reported 12/07	Previous Address: 1201 N. DAISY AV. SANTA ANA CA. 92703
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EMPLOYMENT

INVOID SANTA ANA, CA.	Position:	Start: End:	In File Since: 3/19 Effective: 4/17
QUIKEURN PRINTING	Position:	Start: End:	In File Since: 10/18 Effective: 11/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+477	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 95 You have too many collection agency accounts that are unpaid 08 You have either very few loans or too many loans with recent delinquencies 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: 4	Trades: 24	Inquiries: 17				
Negative Trade Accounts: 11	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 12					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	20	\$15,639	\$0	\$6,540	\$256	\$507	n/a
Closed w/Balance-		n/a	n/a	\$5,819	\$5,819	\$0	n/a
Total	24	\$15,639	\$0	\$12,359	\$6,075	\$507	

COLLECTIONS

PLAZA SERVIC (Y 2FHK001) Account # 4378968 Account Rating O9B

Original Creditor: ONEMAIN FINANCIAL(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$4,910 **Opened:** 4/18

Account Type: OPEN **Past Due:** \$0 **Paid:**

Responsibility: I **Last Payment:** **Closed:**

Verified: 9/19 **Update Method:** automated

Delinquency **Maximum:** **Payment Pattern**

Amount: **Start Date:**

Date:

PORTFOLIO RC (Y 1KSE003) Account # 6045851026606871 Account Rating O9B

Original Creditor: SYNCHRONY BANK(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$537 **Opened:** 6/18

Account Type: OPEN **Past Due:** \$537 **Paid:**

Responsibility: I **Last Payment:** **Closed:**

Verified: 9/19 **Update Method:** automated

Delinquency **Maximum:** **Payment Pattern**

Amount: **Start Date:**

Date:

CREDIT COLL (Y 1GZD005) Account # 67162758 Account Rating O9B

Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$138 **Opened:** 11/17

Account Type: OPEN **Past Due:** \$138 **Paid:**

Responsibility: I **Last Payment:** **Closed:**

Verified: 9/19 **Update Method:** automated

Delinquency **Maximum:** **Payment Pattern**

Amount: **Start Date:**

Date:

AD ASTRA REC (Y 2BRL001) Account # 6331547 Account Rating O9B

Original Creditor: SPEEDY CASH 8(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$4,054 **Opened:** 9/17

Account Type: OPEN **Past Due:** \$4,054 **Paid:**

Responsibility: I **Last Payment:** **Closed:**

Verified: 9/19 **Update Method:** automated

Delinquency **Maximum:** **Payment Pattern**

Amount: **Start Date:**

Date:

TRADES

BK OF AMER (B 01597029) Account # 9234 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,963 **Opened:** 12/14
Loan Type: CREDIT CARD **High Credit:** \$1,963 **Past Due:** \$1,963 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunProg (F 02CX002) Account # 1743578 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,665 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$4,275 **Past Due:** \$1,665 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 9/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

DN RBRT0 JWL (J 0956X015) Account # 6637 Account Rating R09
Type: REVOLVING **Credit Limit:** **Balance:** \$1,269 **Opened:** 9/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,269 **Past Due:** \$1,269 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/TJX (C 0235065M) Account # 604585102660 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 1/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$536 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

LENDMARK (F 022L5022) Account # 4378968 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$4,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M **Last Payment:** **Closed:** 12/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

TRADES

ONEMAIN (F 02FRQ001) Account # 11164951020814876 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: NOTE LOAN **High Credit:** \$3,780 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 10/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 10/17
Update Method: automated
Months 1-12:

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

KOHL'S/CAPONE (D 012EN005) Account # 639305080176 Account Rating R09

Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$922 **Opened:** 9/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$922 **Past Due:** \$922 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/17
Update Method: automated
Months 1-12:

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

APOYO FINANC (F 02BZ2001) Account # SFO233 Account Rating 19P

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/17
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 11/17
Update Method: automated
Months 1-12:

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

AMIGO CREDIT (F 02EVL001) Account # 141332536504 Account Rating 104

Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** **Paid:**
Responsibility: I **Terms:** 013M96 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 4/17
Update Method: automated
Months 1-12: 321111

Late Payments (06 Months) 1 1 0 **Delinquency** **Maximum:** 4/17 (04) **Payment Pattern**
Amount:
Date: 4/17

LENDIFY FIN (F 02G6T001) Account # 131236590102 Account Rating 103

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,405 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M155 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 311111

Late Payments (06 Months) 0 1 0 **Delinquency** **Maximum:** 7/19 (03) **Payment Pattern**
Amount:
Date: 7/19

TRADES

FLAGSHIP CRD (F 02DF1001) Account # 63063110945311001 Account Rating 102

Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,135 **Opened:** 11/15
Loan Type: AUTOMOBILE **High Credit:** \$12,139 **Past Due:** \$256 **Paid:**
Responsibility: I **Terms:** 052M352 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 7 2 0 **Delinquency** **Maximum:** 10/17 (03) **Payment Pattern** **Months 1-12:** 11111111232
(44 Months) 30 60 90 **Amount:** \$621 **Months 13-24:** 211211111321
Date: 10/17 **Months 25-36:** 211121111111
Months 37-48: 11111111

LENDIFY FIN (F 02G6T001) Account # 131236590101 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **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:** X111
(04 Months) 30 60 90 **Amount:**
Date:

ONEMAIN FI (F 02DCM001) Account # 6070519046190975 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$3,780 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 2/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDMARK (F 022L5022) Account # 5163008004378968 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: SECURED **High Credit:** \$3,149 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 11/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

AMIGO CREDIT (F 02EVL001) Account # 96332536503 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 9/16
Remarks: CLOSED **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1401103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: UNSECURED **High Credit:** \$2,775 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111
(08 Months) 30 60 90 **Amount:**
Date:

AMIGO CREDIT (F 02EVL001) Account # 70552536502 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 4/16
Remarks: CLOSED **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

AMIGO CREDIT (F 02EVL001) Account # 48302536501 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 12/15
Remarks: CLOSED **Charge Off:** **Verified:** 12/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1275121 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15
Loan Type: UNSECURED **High Credit:** \$742 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 9/15
Remarks: CLOSED **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 277082 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/11
Loan Type: UNSECURED **High Credit:** \$1,483 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 5/12
Remarks: CLOSED **Charge Off:** **Verified:** 5/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X1
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

VEROS CREDIT (F 02DELO01) Account # 15110711 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/08
Loan Type: AUTOMOBILE **High Credit:** \$9,909 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M **Last Payment:** **Closed:** 2/12
Remarks: CLOSED **Charge Off:** **Verified:** 2/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(43 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111111

OPORTUNPROG (F 02CX002) Account # 232205 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10
Loan Type: UNSECURED **High Credit:** \$1,250 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 1/11
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/11
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
(Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

OPORTUNPROG (F 02CX002) Account # 203813 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/10
Loan Type: UNSECURED **High Credit:** \$1,250 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 7/10
Remarks: CLOSED **Charge Off:** **Verified:** 7/10
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
(Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

FAMSA (F 026E7001) Account # 4542077102361744 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/09
Loan Type: INSTALLMENT SALES **High Credit:** \$320 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 006M **Last Payment:** **Closed:** 5/10
Responsibility: I **Charge Off:** **Verified:** 5/10
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
5/01/19	LS FINANCING (FLA2613540 CAL)		
4/05/19	LENDIFY FINA (FNC4076411 CAL)		
4/01/19	APOYO FINANC (FNC6038461 CAL)		
4/01/19	LS FINANCING (FLA2613540 CAL)		
3/27/19	ACE CASH EXP (FHO5134479 SCT)		
3/15/19	LENDIFY FINA (FNC4076411 CAL)		
2/27/19	LS FINANCING (FLA2613540 CAL)		
2/13/19	LENDIFY FINA (FNC4076411 CAL)		
2/08/19	LENDIFY FINA (FNC4076411 CAL)		
12/29/18	NORM REEVES (ALA2617824 CAL)		
10/30/18	LENDIFY FINA (FNC4076411 CAL)		
10/26/18	DN RBRTO JWJ (JLA2010111 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/14/18	DN RBRT0 JW1 (JLA2010111 CAL)		
1/20/18	AMERICAN FIR (FWI1942141 ILM)		
12/12/17	DN RBRT0 JW1 (JLA2010111 CAL)		
11/03/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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