



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 20:25 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2369
 Name: Vergara ponce, Edgar daniel
 Current Address: 2035 S E 78TH ST
 Los Angeles CA.90001

VERGARAPONCE , EDGARDANIEL

Also Known As: VERGARAPONCE,EDGAR,DANIEL
SSN: 000-00-2381
Phone:
Date of Birth: 05/84
In File Since: 8/16

Current Address:
 2035 E. 78TH ST.
 LOS ANGELES CA. 90001
Reported 8/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+601	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 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:	4	Inquiries:	3
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	4	\$8,000	\$0	\$5,478	\$0	\$408	n/a
Total	4	\$8,000	\$0	\$5,478	\$0	\$408	

TRADES

LENDIFY FIN (F 02G6T001) Account # 102769792101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,087 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M192 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 2467068 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,391 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M216 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11211111111
 (20 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 11111111

OPORTUNPROG (F 02CX002) Account # 2065693 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 11/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
 (09 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 1788530 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
8/04/19	LENDIFY FINA (FNC4076411 CAL)		
12/29/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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