



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/19/19 14:15 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0982  
 Name: Perez, Primitivo  
 Current Address: 2005 W Linden st  
 Riverside CA.92507

### PEREZ , PRIMITIVO

**Also Known As:** PREZ,PRIMITIVO,PEREZ  
**SSN:** 000-00-0982  
**Date of Birth:** 08/79  
**Phone:**  
**In File Since:** 7/12

**Current Address:**  
 4765 GAGE AV. #B.  
 BELL CA. 90201  
 Reported 7/12

**Previous Address:**  
 5212 QUAPAW WY.  
 RIVERSIDE CA. 92509  
 Reported 8/19

**Previous Address:**  
 5212 QUAWEI WY.  
 RIVERSIDE CA. 92059

### EMPLOYMENT

<b>REHRIPACIFIC COMPANY</b> LOS ANGELES, CA.	<b>Position:</b> MECHANIC	<b>Start:</b> 12/13 <b>End:</b>	<b>In File Since:</b> 4/19 <b>Effective:</b> 4/19
<b>RETIRED</b>	<b>Position:</b> RETIRED	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 7/12 <b>Effective:</b> 7/12

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
<b>ID MISMATCH ALERT</b>	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+565</b>	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 71 You have either very few installment loans or too many with delinquencies 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)

<b>Public Records:</b> 0	<b>Collections:</b> 2	<b>Trades:</b> 5	<b>Inquiries:</b> 12
<b>Negative Trade Accounts:</b> 4	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 3	

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	3	\$3,618	\$3,506	\$1,680	\$0	\$0	52%
<b>Closed w/Balance-</b>		n/a	n/a	\$13,662	\$12,724	\$0	n/a
<b>Total</b>	<b>5</b>	<b>\$3,618</b>	<b>\$3,506</b>	<b>\$15,342</b>	<b>\$12,724</b>	<b>\$0</b>	

**COLLECTIONS**

CREDIT COLL (Y 1GZD005)		Account # 69868658	Account Rating O9B
<b>Original Creditor:</b> INFINITY GENERAL INSURANCE COM(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$60 <b>Balance:</b> \$42 <b>Past Due:</b> \$42 <b>Last Payment:</b>	<b>Opened:</b> 7/18 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 9/19
<b>Account Type:</b> OPEN			<b>Update Method:</b> automated
<b>Responsibility:</b> I			
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>	
DIVERSIFIED (Y 2BAF001)		Account # 75692432	Account Rating O9B
<b>Original Creditor:</b> CHARTER COMMUNICATION(cable OrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$310 <b>Balance:</b> \$310 <b>Past Due:</b> \$310 <b>Last Payment:</b>	<b>Opened:</b> 10/18 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 9/19
<b>Account Type:</b> OPEN			<b>Update Method:</b> automated
<b>Responsibility:</b> I			
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>	

**TRADES**

FLAGSHIP CRD (F 02DF1001)		Account # 93063152185221001	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$12,724	<b>Opened:</b> 8/13
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$26,684	<b>Past Due:</b> \$12,724	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 001M	<b>Last Payment:</b>	<b>Closed:</b> 12/15
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 8/19
<b>Late Payments</b> (Months) <span style="border: 1px solid black; padding: 2px;">30</span> <span style="border: 1px solid black; padding: 2px;">60</span> <span style="border: 1px solid black; padding: 2px;">90</span>	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
CURACAO (H 083UH001)		Account # 5207661300	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$475	<b>Opened:</b> 12/13
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$475	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 007M	<b>Last Payment:</b>	<b>Closed:</b> 4/16
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 7/19
<b>Late Payments</b> (Months) <span style="border: 1px solid black; padding: 2px;">30</span> <span style="border: 1px solid black; padding: 2px;">60</span> <span style="border: 1px solid black; padding: 2px;">90</span>	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
CURACAO (H 083UH001)		Account # 520766	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$700	<b>Balance:</b> \$463	<b>Opened:</b> 12/13
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$463	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 4/16
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 7/19
<b>Late Payments</b> (Months) <span style="border: 1px solid black; padding: 2px;">30</span> <span style="border: 1px solid black; padding: 2px;">60</span> <span style="border: 1px solid black; padding: 2px;">90</span>	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>

**TRADES**

HC ROYA (F 02919003) Account # 2262 Account Rating R03  
**Type:** REVOLVING **Credit Limit:** \$1,006 **Balance:** **Opened:** 5/13  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$580 **Past Due:** **Paid:**  
 CONTRACT **Terms:** **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 9/14  
**Remarks:**  
**Late Payments** 3 0 0 **Delinquency** **Maximum:** 9/14 (03) **Payment Pattern** **Update Method:** automated  
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 222111111111  
**Date:** 9/14 **Months 13-24:** 1111

SYNCB/NETWRK (B 0561R006) Account # 650172034416 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,680 **Opened:** 2/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$3,038 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/19/19	LS FINANCING (FLA2613540 CAL)		
8/22/19	LENDIFY FINA (FNC4076411 CAL)		
8/07/19	UNIVERSAL CR (ZPH5465146 EAS)		
6/22/19	EXETER FIN (FDF1654822 SCT)		
6/01/19	LENDIFY FINA (FNC4076411 CAL)		
4/16/19	APOYO FINANC (FNC6038461 CAL)		
4/13/19	APOYO FINANC (FNC6038461 CAL)		
4/04/19	SYNCB/PPC (BMA2450957 EAS)		
11/06/18	COMMERCE MIT (ACH5095096 CHI)		
9/10/18	LENDIFY FINA (FNC4076411 CAL)		
3/18/18	CAP ONE (BPC2699824 NTL)		
3/16/18	RENA WARE (HWA0002024 WAS)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)