



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/19/19 16:34 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1272
 Name: Mendoza, Valentin
 Current Address: 532 N Lochmere Ave
 La Puente CA.91744

MENDOZA , VALENTIN

Also Known As: MENDOZAVEGA,VALENTIN
SSN: 000-00-5388
Date of Birth: 02/75
Phone:
In File Since: 9/04

Current Address:
 532 LOCHMERE AV.
 LA PUENTE CA. 91744
 Reported 4/12

Previous Address:
 18515 RENAULT ST.
 LA PUENTE CA. 91744
 Reported 7/04

Previous Address:
 468 EULITA AV.
 LA PUENTE CA. 91744

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
FAIRWAY GARDEN CARWASH	EMPLOYEE	2/14		4/19	4/17
SUPPORT SERVICES OF AMERICA IN	LIMPIEZA			12/10	12/10

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+650	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 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 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:	7	Inquiries:	12
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$452	\$450	\$395	\$0	\$25	12%
Installment	6	\$6,325	\$0	\$5,795	\$0	\$395	n/a
Total	7	\$6,777	\$450	\$6,190	\$0	\$420	

TRADES

CREDITONEBNK (B 054MR013) Account # 444796240027 Account Rating R01
Type: REVOLVING **Credit Limit:** \$450 **Balance:** \$395 **Opened:** 6/18
Loan Type: CREDIT CARD **High Credit:** \$452 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

APOYO FINANC (F 02BZ2001) Account # WCO1140 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,293 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$3,825 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M249 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101427931103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,502 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M146 **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:

LENDIFY FIN (F 02G6T001) Account # 101427931102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 8/19
Remarks: CLOSED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101427931101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001)		Account #WCO804	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 10/18
Loan Type: UNSECURED	High Credit: \$1,500	Past Due: \$0	Paid:
Responsibility: I	Terms: 012M	Last Payment:	Closed: 4/19
Remarks: CLOSED		Charge Off:	Verified: 4/19
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: 111111
(06 Months) 30 60 90	Amount:		
	Date:		

LENDIFY FIN (F 02G6T001)		Account #138221956101	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 11/17
Loan Type: UNSECURED	High Credit: \$800	Past Due: \$0	Paid:
Responsibility: I	Terms: 009M	Last Payment:	Closed: 7/18
Remarks: CLOSED		Charge Off:	Verified: 7/18
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: XXXXX111
(08 Months) 30 60 90	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/19/19	LS FINANCING (FLA2613540 CAL)		
9/12/19	CURACAO (HLA2456536 CAL)		
8/29/19	LENDIFY FINA (FNC4076411 CAL)		
5/13/19	LS FINANCING (FLA2613540 CAL)		
5/09/19	LENDIFY FINA (FNC4076411 CAL)		
4/20/19	APOYO FINANC (FNC6038461 CAL)		
2/06/19	CAP ONE (BPC2699824 NTL)		
10/06/18	APOYO FINANC (FNC6038461 CAL)		
7/14/18	LENDIFY FINA (FNC4076411 CAL)		
4/30/18	LENDIFY FINA (FNC4076411 CAL)		
10/25/17	OPORTUN/PROG (FNC3435243 CAL)		
10/14/17	LENDIFY FINA (FNC4076411 CAL)		

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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