



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/19/19 16:36 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3133  
 Name: Bohorquez, Jose  
 Current Address: 1629 S Ottawa court  
 Sunnyvale CA.94087

### BOHORQUEZ SR, JOSE RAUL

**Also Known As:** BOHORQUEZQUINTANA,JOSE RAUL  
 BOHORQUEZQUINTANA,JOSE,RAU  
 L  
 QUINTANABOHORQUEZ,JOSE,RAU  
 L

**SSN:** 000-00-7684      **Phone:**      **In File Since:** 11/18  
**Date of Birth:** 08/86

**Current Address:**  
 1629 OTTAWA CT. #9.  
 SUNNYVALE CA. 94087  
 Reported 2/19

**Previous Address:**  
 160 TOWNE TE.  
 LOS GATOS CA. 95032  
 Reported 3/19

**Previous Address:**  
 290 OTTAWA  
 SUNNYVALE CA. 94087

### EMPLOYMENT

**PETITS PAINS 7 CO LP**      **Position:** EMPLOYEE      **Start:** 4/19      **In File Since:** 6/19  
**End:**      **Effective:** 6/19

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

| Type         | Score | Explanation  |
|--------------|-------|--|
| VANTAGESCOR3 | +636  | 12 The date that you opened your oldest account is too recent<br>04 The balances on your accounts are too high compared to loan amounts<br>63 Lack of sufficient relevant real estate account information<br>06 You have too many accounts that were opened recently<br>SCORECARD: 08<br>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> 0                                  | <b>Trades:</b> 3                             | <b>Inquiries:</b> 17 |                |            |              |           |
|-----------------------------------|--|--|----------------------|----------------|------------|--------------|-----------|
| <b>Negative Trade Accounts:</b> 0 | <b>Trade Accounts with Any Historical Negatives:</b> 0 | <b>Occurrence of Historical Negatives:</b> 0 |                      |                |            |              |           |
|                                   | Count  | High Credit                                  | Credit Limit         | Balance        | Past Due   | Payment      | Available |
| <b>Installment</b>                | 3  | \$5,790                                      | \$0                  | \$5,243        | \$0        | \$445        | n/a       |
| <b>Total</b>                      | <b>3</b>   | <b>\$5,790</b>                               | <b>\$0</b>           | <b>\$5,243</b> | <b>\$0</b> | <b>\$445</b> |           |

TRADES

LENDIFY FIN (F 02G6T001) Account # 102664195101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$350 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M88 **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:**

APOYO FINANC (F 02BZ2001) Account # SBH4384 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,914 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M213 **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:**

OPORTUNPROG (F 02CX002) Account # 3330198 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,979 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$2,290 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M144 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

| Date     | Subscriber Name (Code)         | Type | Amount |
|----------|--------------------------------|------|--------|
| 9/19/19  | LS FINANCING (FLA2613540 CAL)  |      |        |
| 9/02/19  | LENDIFY FINA (FNC4076411 CAL)  |      |        |
| 8/23/19  | LENDIFY FINA (FNC4076411 CAL)  |      |        |
| 8/21/19  | LENDIFY FINA (FNC4076411 CAL)  |      |        |
| 7/19/19  | LS FINANCING (FLA2613540 CAL)  |      |        |
| 7/12/19  | GM FINANCIAL (FDF1535129 SCT)  |      |        |
| 7/12/19  | LENDIFY FINA (FNC4076411 CAL)  |      |        |
| 6/04/19  | APOYO FINANC (FNC6038461 CAL)  |      |        |
| 6/03/19  | SYNCB/CHEVRN (BNY2754256 EAS)  |      |        |
| 6/03/19  | SYNCB/GAP (NNY2087850 EAS)     |      |        |
| 6/03/19  | SYNCB/TJX DC (BNY4597847 EAS)  |      |        |
| 6/01/19  | APOYO FINANC (FNC6038461 CAL)  |      |        |
| 5/22/19  | KOHL'S/CAPONE (DMK6368324 WIS) |      |        |
| 4/13/19  | LENDIFY FINA (FNC4076411 CAL)  |      |        |
| 2/11/19  | OPORTUN/PROG (FNC3435243 CAL)  |      |        |
| 1/16/19  | CAP ONE (BPC2699824 NTL)       |      |        |
| 11/27/18 | SYNCB/GAP (NNY2087850 EAS)     |      |        |

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)