



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/20/19 23:55 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2538
 Name: Espinoza, Carlos
 Current Address: 4012 S Normandie Ave
 Los angeles CA.90037

ESPINOZAZLEDON , CARLOS ALBERTO

Also Known As: ZELEDONESPINOZA,CARLOS,ALBE RT
SSN: 000-00-0000
Date of Birth: 11/90
Phone:
In File Since: 3/17

Current Address:
 4012 12 S NORMANDIE AV. #3.
 LOS ANGELES CA. 90037
Reported 10/18

Previous Address:
 846 W. 42ND PL. #3.
 LOS ANGELES CA. 90037
Reported 4/18

Previous Address:
 1030 W. 42ND PL.
 LOS ANGELES CA. 90037

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+644	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 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: 5	Inquiries: 3				
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
Installment	5	\$1,375	\$0	\$1,344	\$0	\$155	n/a
Total	5	\$1,375	\$0	\$1,344	\$0	\$155	

TRADES

OPORTUNPROG (F 02CX002) Account # 3574000 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,344 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$1,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M155 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3043232 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **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:

OPORTUNPROG (F 02CX002) Account # 2756368 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2343684 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2117853 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/17
Remarks: CLOSED **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/20/19	LS FINANCING (FLA2613540 CAL)		
8/13/19	CAPITAL ONE (BPC3575459 NTL)		
4/01/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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