



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/21/19 14:52 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9615
 Name: Ledezma, Roberto
 Current Address: 9232 Mallison Ave
 South Gate CA.90280

LEDEZMA JR, ROBERTO RAMON

Also Known As:

BELTRUY,ROBERTO,LEDEZMA
 LEDEZMABELTRUY,ROBERTO,R
 LEDEZMA,ROBERT,R

SSN: 000-00-9615
 Date of Birth: 08/86

Phone:

In File Since: 4/13

Current Address:

5237 ELIZABETH ST. #2A.
 CUDAHY CA. 90201

Reported 4/13

Previous Address:

9232 MALLISON AV.
 SOUTH GATE CA. 90280

Reported 12/18

EMPLOYMENT

COPART

Position: OPERATOR

Start:
End:

In File Since: 1/16
Effective: 1/16

RICHARDS FOODS DR

SANTA FE SPRINGS, CA.

Position: COOKS

Start:
End:

In File Since: 11/14
Effective: 11/14

SCORING

Type

VANTAGESCOR3

Score
+415

Explanation

- 04 The balances on your accounts are too high compared to loan amounts
- 12 The date that you opened your oldest account is too recent
- 08 You have either very few loans or too many loans with recent delinquencies
- 05 Too many of the delinquencies on your accounts are recent

SCORECARD: 06

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: 2 Trades: 12 Inquiries: 9

Negative Trade Accounts: 8 Trade Accounts with Any Historical Negatives: 2 Occurrence of Historical Negatives: 5

| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
|------------------|-----------|--------------|----------------|----------------|----------------|-------------|-----------|
| Revolving | 10 | \$593 | \$1,351 | \$516 | \$72 | \$25 | 62% |
| Closed w/Balance | - | n/a | n/a | \$4,678 | \$3,191 | \$15 | n/a |
| Total | 12 | \$593 | \$1,351 | \$5,194 | \$3,263 | \$40 | |

COLLECTIONS

| | | | |
|--|---|---|--|
| <p>CREDESCENCE RM (Y 2FSS001)</p> <p>Original Creditor: U VERSE(cableOrCellular)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p> | <p>Account # 249617603</p> <p>Remarks: PLACED FOR COLLECTION</p> | <p>Amount Placed: \$174</p> <p>Balance: \$174</p> <p>Past Due: \$174</p> <p>Last Payment:</p> | <p>Account Rating O9B</p> <p>Opened: 7/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p> |
| Delinquency | Maximum: Amount: Date: | Payment Pattern Start Date: | |
| <p>CAVALRY PORT (Y 1YNA008)</p> <p>Original Creditor: SYNCHRONY BANK(banking)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p> | <p>Account # 19932507</p> <p>Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER</p> | <p>Amount Placed: \$605</p> <p>Balance: \$605</p> <p>Past Due: \$605</p> <p>Last Payment:</p> | <p>Account Rating O9B</p> <p>Opened: 8/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 8/19</p> <p>Update Method: automated</p> |
| Delinquency | Maximum: Amount: Date: | Payment Pattern Start Date: | |

TRADES

| | | | |
|--|--|--|--|
| <p>OportunPROG (F 02CX002)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: UNSECURED</p> <p>Responsibility: I</p> <p>Remarks: UNPAID BALANCE CHARGED OFF</p> | <p>Account # 1137550</p> <p>Credit Limit:</p> <p>High Credit: \$1,197</p> <p>Terms: 021M</p> | <p>Balance: \$643</p> <p>Past Due: \$643</p> <p>Last Payment:</p> <p>Charge Off:</p> | <p>Account Rating IO9</p> <p>Opened: 1/15</p> <p>Paid:</p> <p>Closed: 5/16</p> <p>Verified: 8/19</p> <p>Update Method: automated</p> |
| <p>Late Payments (Months) 30 60 90</p> | Delinquency | Maximum: Amount: Date: | Payment Pattern Months 1-12: |
| <p>CURACAO (H 083UH001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: INSTALLMENT SALES CONTRACT</p> <p>Responsibility: I</p> <p>Remarks: UNPAID BALANCE CHARGED OFF</p> | <p>Account # 5297675800</p> <p>Credit Limit:</p> <p>High Credit: \$1,157</p> <p>Terms: 010M</p> | <p>Balance: \$1,157</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p> | <p>Account Rating IO9</p> <p>Opened: 11/11</p> <p>Paid:</p> <p>Closed: 1/16</p> <p>Verified: 7/19</p> <p>Update Method: automated</p> |
| <p>Late Payments (Months) 30 60 90</p> | Delinquency | Maximum: Amount: Date: | Payment Pattern Months 1-12: |
| <p>BRCLYSBANKDE (B 01ZZB001)</p> <p>Type: REVOLVING</p> <p>Loan Type: CREDIT CARD</p> <p>Responsibility: I</p> <p>Remarks: DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES</p> | <p>Account # 00022162347</p> <p>Credit Limit: \$1,500</p> <p>High Credit: \$1,734</p> <p>Terms:</p> | <p>Balance: \$1,734</p> <p>Past Due: \$1,734</p> <p>Last Payment:</p> <p>Charge Off:</p> | <p>Account Rating R09</p> <p>Opened: 9/14</p> <p>Paid:</p> <p>Closed: 2/15</p> <p>Verified: 12/17</p> <p>Update Method: automated</p> |
| <p>Late Payments (Months) 30 60 90</p> | Delinquency | Maximum: Amount: Date: | Payment Pattern Months 1-12: |

TRADES

JPMCB CARD (B 026QK001) Account # 426684136186 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$746 **Opened:** 9/13
Loan Type: CREDIT CARD **High Credit:** \$746 **Past Due:** \$746 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/MC (B 0235065T) Account # 524363100596 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 10/13
Loan Type: CREDIT CARD **High Credit:** \$283 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/WALMAR (D 0235057X) Account # 603220364392 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,250 **Balance:** \$0 **Opened:** 12/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,446 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CB/VICSCRT (C 016US001) Account # 585637530731 Account Rating R04
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$398 **Opened:** 1/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$398 **Past Due:** \$68 **Paid:**
Responsibility: I **Terms:** MIN15 **Last Payment:** **Closed:** 4/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (31 Months) 1 1 0 **Delinquency** **Maximum:** 8/19 (04) **Payment Pattern** **Months 1-12:** 321111111111
Amount: \$68 **Months 13-24:** 111111111111
Date: 8/19 **Months 25-36:** 1111111

CAPITAL ONE (B 01DTV001) Account # 517805899397 Account Rating R03
Type: REVOLVING **Credit Limit:** \$301 **Balance:** \$516 **Opened:** 8/18
Loan Type: CREDIT CARD **High Credit:** \$593 **Past Due:** \$72 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (11 Months) 2 1 0 **Delinquency** **Maximum:** 6/19 (03) **Payment Pattern** **Months 1-12:** 232111111111
Amount: \$63
Date: 6/19

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220364391 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$0 **Opened:** 12/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$653 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/14
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

SYNCB/WALMAR (D 0235057X) Account # 603220364319 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$0 **Opened:** 12/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$150 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/14
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

CURACAO (H 083UH001) Account # 529767 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,050 **Balance:** \$0 **Opened:** 11/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 4/13
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(31 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111111

BRCLYSBANKDE (B 01ZZB001) Account # 00018856040 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 9/13
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 12/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|---------|-------------------------------|------|--------|
| 9/21/19 | LS FINANCING (FLA2613540 CAL) | | |
| 9/03/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 7/29/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 3/18/19 | SYNCB/PPC (BMA2450957 EAS) | | |
| 1/06/19 | CAP ONE (BPC2699824 NTL) | | |
| 9/26/18 | SYNCB (NDY1263431 DAY) | | |
| 9/15/18 | WF BANK NA (HDM2693338 ILM) | | |
| 7/19/18 | CAP ONE (BPC2699824 NTL) | | |
| 7/14/18 | ACCURATEFIN (QTN0620486 SCT) | | |

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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