



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/22/19 16:30 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1045
 Name: Olvera , Antonio
 Current Address: 20790 S Rider St
 Perris CA.92570

OLVERAARROYO , ANTONIO

Also Known As: OLVERA,ANTONIO
 SSN: 000-00-7468
 Date of Birth: 05/86
 Phone:
 In File Since: 7/18

Current Address:
 20790 RIDER ST.
 PERRIS CA. 92570
 Reported 5/19

Previous Address:
 21722 BYRON ST.
 PERRIS CA. 92570
 Reported 7/18

Previous Address:
 23057 MOUNTAIN AV.
 PERRIS CA. 92570

EMPLOYMENT

R & B REINFORCING STEEL CORP
 Position:
 Start:
 End:
 In File Since: 8/19
 Effective: 9/19

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+594	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:	4	Inquiries:	14
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	2	\$1,755	\$1,700	\$1,744	\$0	\$60	1%
Installment	2	\$8,400	\$0	\$8,257	\$0	\$593	n/a
Total	4	\$10,155	\$1,700	\$10,001	\$0	\$653	

TRADES

BK OF AMER (B 01597029) Account # 6072 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$1,380 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$1,391 **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:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 9820 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$364 **Opened:** 5/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$364 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN35 **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
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

APOYO FINANC (F 02BZ2001) Account # RIV1640 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,335 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$5,325 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M395 **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:**

OPORTUNPROG (F 02CX002) Account # 3482610 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,922 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M198 **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:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/22/19	LS FINANCING (FLA2613540 CAL)		
9/16/19	LENDIFY FINA (FNC4076411 CAL)		
8/05/19	APOYO FINANC (FNC6038461 CAL)		
7/30/19	CURACAO (HLA2456536 CAL)		
6/19/19	BK OF AMER (BPH3346328 EAS)		
6/11/19	LS FINANCING (FLA2613540 CAL)		
6/09/19	AMERICAN EXP (BUT3236957 MWB)		
6/07/19	TEMECULA NIS (ALA3456427 CAL)		
5/30/19	LENDIFY FINA (FNC4076411 CAL)		
5/10/19	OPORTUN INC/ (FNC5587633 CAL)		
5/07/19	CAP ONE (BPC2699824 NTL)		
4/23/19	BK OF AMER (BPH3346328 EAS)		
4/23/19	BK OF AMER (BNC2428053 FLA)		
9/02/18	KOHL'S/CAPONE (DMK6368324 WIS)		

REPORT SERVICED BY

TRANSUNION
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