



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/22/19 16:32 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-4821  
 Name: Prado, Pedro  
 Current Address: 3011 w 12thst #1  
 Los angeles CA.90006

**PRADO , PEDRO RODRIQUEZ**

**Also Known As:**

RODRIGUEZ,PEDRO,P  
 VALENCIA,PEDRO,RODRIQUEZ  
 RODRIQUEZ,PEDRO,P

**SSN:** 000-00-1022  
**Date of Birth:** 08/67

**Phone:**

**In File Since:** 12/99

**Current Address:**

3011 W. 12TH ST. #1.  
 LOS ANGELES CA. 90006

**Reported 1/15**

**Previous Address:**

13709 BENBROOK DR.  
 LA PUENTE CA. 91746

**Reported 9/13**

### EMPLOYMENT

**ROSCOS RESTAURANT**  
 LOS ANGELES, CA.

**Position:** COOKS

**Start:**  
**End:**

**In File Since:** 11/09  
**Effective:** 11/09

**ROSCOE S HOUSE OF CHIKEN**

**Position:** COOK

**Start:**  
**End:**

**In File Since:** 6/08  
**Effective:** 6/08

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+632**

**Explanation**

- 12 The date that you opened your oldest account is too recent
  - 14 Lack of sufficient credit history
  - 63 Lack of sufficient relevant real estate account information
  - 95 You have too many collection agency accounts that are unpaid
- SCORECARD: 10

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:** 1      **Trades:** 3      **Inquiries:** 8

**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
<b>Revolving</b>	2	\$2,154	\$3,001	\$438	\$0	\$25	85%
<b>Installment</b>	1	\$2,500	\$0	\$1,821	\$0	\$162	n/a
<b>Total</b>	<b>3</b>	<b>\$4,654</b>	<b>\$3,001</b>	<b>\$2,259</b>	<b>\$0</b>	<b>\$187</b>	

**COLLECTIONS**

PORTFOLIO RC (Y 1K5E003) Account # 5178059510499669 Account Rating O9B  
**Original Creditor:** CAPITAL ONE BANK USA **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$426 **Opened:** 1/15  
 N A(banking) **Balance:** \$426 **Paid:**  
**Account Type:** OPEN **Past Due:** \$426 **Closed:**  
**Responsibility:** I **Last Payment:** **Verified:** 9/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

BK OF AMER (B 01597029) Account # 4861 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$438 **Opened:** 11/18  
**Loan Type:** CREDIT CARD **High Credit:** \$517 **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**  
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131427284101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,821 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M162 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 111111X1  
**Date:**

THD/CBNA (B 026H3005) Account # 603532042499 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,501 **Balance:** \$0 **Opened:** 9/13  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,637 **Past Due:** \$0 **Paid:** 9/16  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/22/19	LS FINANCING (FLA2613540 CAL)		
6/02/19	LENDIFY FINA (FNC4076411 CAL)		
12/29/18	LENDIFY FINA (FNC4076411 CAL)		
12/01/18	SYNCB/AMAZON (BNY5371284 EAS)		
11/15/18	BK OF AMER (BPH3346328 EAS)		
11/01/18	CURACAO (HLA2456536 CAL)		
7/13/18	LENDIFY FINA (FNC4076411 CAL)		
2/14/18	BK OF AMER (BPH3346328 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)