



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/24/19 02:16 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8433  
 Name: orellana, Joel  
 Current Address: 400 n coronado st 108  
 Los Angeles CA.90026

**ORELLANA , JOEL ANTONIO**

**Also Known As:** **SSN:** 000-00-4428 **Phone:** **In File Since:** 7/02  
**Date of Birth:** 09/66

**Current Address:**  
 400 N. CORONADO ST. #108.  
 LOS ANGELES CA. 90026  
 Reported 7/02

### EMPLOYMENT

| Employer                  | Position   | Start | End | In File Since | Effective |
|---------------------------|------------|-------|-----|---------------|-----------|
| HOME FRONT CONTRUCTION    | CONTRUCCIN |       |     | 5/13          | 5/13      |
| SWEFP JANITORIAL SERVICES | JANITOR    |       |     | 10/10         | 10/10     |

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

| Type         | Score       | Explanation   |
|--------------|-------------|---|
| VANTAGESCOR3 | <b>+575</b> | 32 Balances on bankcard or revolving accounts too high compared to credit limits<br>12 The date that you opened your oldest account is too recent<br>74 The balance amount paid down on your open installment accounts is too low<br>63 Lack of sufficient relevant real estate account information<br>SCORECARD: 07<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)

| Public Records:          | 0         | Collections:                                  | 0               | Trades:                             | 15         | Inquiries:     | 9         |
|--------------------------|-----------|---|-----------------|-------------------------------------|------------|----------------|-----------|
| 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                | 7         | \$8,757                                       | \$10,550        | \$8,301                             | \$0        | \$495          | 21%       |
| Installment              | 8         | \$12,533                                      | \$0             | \$8,630                             | \$0        | \$566          | n/a       |
| <b>Total</b>             | <b>15</b> | <b>\$21,290</b>                               | <b>\$10,550</b> | <b>\$16,931</b>                     | <b>\$0</b> | <b>\$1,061</b> |           |

TRADES

TBOM/FORTIVA (F 02F1D002) Account # 542784000444 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$959 **Opened:** 5/19  
**Loan Type:** CREDIT CARD **High Credit:** \$992 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN49 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

CREDITONEBK (B 054MR013) Account # 546645113304 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,050 **Balance:** \$1,043 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,054 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN53 **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  
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111  
**Date:**

MERRICK BK (B 01TGU001) Account # 412061803316 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,800 **Balance:** \$1,799 **Opened:** 6/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,831 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN57 **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:**

CAPITAL ONE (B 01DTV001) Account # 517805762270 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$473 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$500 **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:** 1X111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 143366427102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,237 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M151 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

FST PREMIER (B 041PF015) Account # 517800671181 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,006 **Opened:** 11/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,020 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN71 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

OportunProg (F 02CX002) Account # 2696846 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,992 **Opened:** 3/18  
**Loan Type:** UNSECURED **High Credit:** \$8,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M315 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796228382 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,900 **Balance:** \$1,943 **Opened:** 6/15  
**Loan Type:** CREDIT CARD **High Credit:** \$1,943 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN98 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

CURACAO (H 083UH001) Account # 588639700 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$401 **Opened:** 12/01  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,958 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 004M100 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111XX  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXX111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111

CURACAO (H 083UH001) Account # 58863 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$3,300 **Balance:** \$1,078 **Opened:** 12/01  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,417 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN142 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111

TRADES

LENDIFY FIN (F 02G6T001) Account # 143366427101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** UNSECURED **High Credit:** \$1,800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1893419 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 3/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1346380 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** UNSECURED **High Credit:** \$3,800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M **Last Payment:** **Closed:** 9/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111X111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1018291 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14  
**Loan Type:** UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 8/15  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11XX111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 843108 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14  
**Loan Type:** UNSECURED **High Credit:** \$735 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 9/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

| Date    | Subscriber Name (Code)        | Type | Amount |
|---------|-------------------------------|------|--------|
| 9/24/19 | LS FINANCING (FLA2613540 CAL) |      |        |
| 9/20/19 | APOYO FINANC (FNC6038461 CAL) |      |        |
| 8/07/19 | CAPITAL ONE (BPC3575459 NTL)  |      |        |
| 8/01/19 | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 6/21/19 | MOBILOANSLLC (FDF1767060 SCT) |      |        |
| 3/30/19 | LENDIFY FINA (FNC4076411 CAL) |      |        |

**INQUIRIES**

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| <b>Date</b> | <b>Subscriber Name (Code)</b> | <b>Type</b> | <b>Amount</b> |
|-------------|-------------------------------|-------------|---------------|
| 12/14/18    | CAP ONE (BPC2699824 NTL)      |             |               |
| 4/29/18     | LENDIFY FINA (FNC4076411 CAL) |             |               |
| 3/15/18     | OPORTUN/PROG (FNC3435243 CAL) |             |               |

**REPORT SERVICED BY**

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