



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/25/19 00:43 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0069  
 Name: Arenas, Esiquio  
 Current Address: 1381 N San Gabriel cayon Rd  
 102  
 Azusa CA.91702

### ARENAS , ESQUIO

Also Known As: ARENAS,EFIQUIO      SSN: 000-00-6717      Phone:      In File Since: 7/08  
 Date of Birth: 06/87

**Current Address:**  
 1381 N. SAN GABRIEL #102.  
 AZUSA CA. 91702  
 Reported 7/09

**Previous Address:**  
 1381 N. SN GBRIEL CYN RD. #102.  
 AZUSA CA. 91702  
 Reported 4/13

**Previous Address:**  
 16296 MERRILL AV. #114.  
 FONTANA CA. 92335

### EMPLOYMENT

<b>MAX'S MEXICAN CUISINE</b>	<b>Position:</b> MANAGER ASSISTANT	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 8/14 <b>Effective:</b> 9/14
<b>MAX S CUSINE INC</b>	<b>Position:</b> LABOR	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 2/13 <b>Effective:</b> 2/13

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+661</b>	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 47 No open bankcard or revolving accounts in your credit file 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 16	<b>Inquiries:</b> 3				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 3	<b>Occurrence of Historical Negatives:</b> 21					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	9	\$1,152	\$2,660	\$282	\$0	\$28	89%
<b>Installment</b>	7	\$21,976	\$0	\$15,071	\$0	\$445	n/a
<b>Total</b>	<b>16</b>	<b>\$23,128</b>	<b>\$2,660</b>	<b>\$15,353</b>	<b>\$0</b>	<b>\$473</b>	

**COLLECTIONS**

PROG MGT SYS (Y 2053001) Account # 22854847 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$197 **Balance:** \$296 **Past Due:** \$296  
**Responsibility:** I **Last Payment:** **Opened:** 9/14 **Paid:** **Closed:** **Verified:** 9/19  
**Update Method:** automated

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

**TRADES**

SYNCB/CARECR (F 0999206T) Account # 601918307516 Account Rating R9P  
**Type:** REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 5/10  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$3,120 **Past Due:** \$0 **Paid:** 4/15  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/15  
**Remarks:** SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 5/15  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TIME FINANCE (F 079FK005) Account # 90056719 Account Rating I9P  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13  
**Loan Type:** AUTOMOBILE **High Credit:** \$9,709 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 048M **Last Payment:** **Closed:** 9/14  
**Remarks:** PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 9/14  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

GOODYR/CBNA (A 0976A002) Account # 603551016348 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$226 **Past Due:** \$0 **Paid:** 2/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (13 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 1

THD/CBNA (B 026H3005) Account # 603532087035 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$282 **Opened:** 9/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN28 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (23 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111

TRADES

SYNCB/GAP (C 0235058F) Account # 601859519650 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$80 **Past Due:** \$0 **Paid:** 1/19  
**Responsibility:** I **Terms:** **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  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

CCB/CHLDPLCE (C 01NZ8328) Account # 578097110761 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$154 **Past Due:** \$0 **Paid:** 11/18  
**Responsibility:** I **Terms:** **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  
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:**

WESTLAKE FIN (F 01T9Q001) Account # 10536770 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$15,071 **Opened:** 11/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$21,976 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M445 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/JCP (D 0235058D) Account # 600889682788 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$160 **Balance:** \$0 **Opened:** 8/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$192 **Past Due:** \$0 **Paid:** 3/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111211111  
**Date:**

CURACAO (H 083UH001) Account # 523518 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$943 **Balance:** \$0 **Opened:** 6/09  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 11/12  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X11111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111

TRADES

WELLS FARGO (B 0908N664) Account # 442644106831 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/17  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$322 **Past Due:** \$0 **Paid:** 4/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/18  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111  
**Date:**

UNVRSL FNCL (F 026D6001) Account # 1000047919 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$8,629 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 036M **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:** 111111111111  
(36 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111

KOHL'S/CAPONE (D 012EN005) Account # 639305073232 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/13  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$465 **Past Due:** \$0 **Paid:** 7/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/17  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/17  
**Update Method:** automated  
**Late Payments** 4 2 1 **Delinquency** **Maximum:** 2/17 (04) **Payment Pattern** **Months 1-12:** 211114321111  
(44 Months) 30 60 90 **Amount:** \$156 **Months 13-24:** 121111111111  
**Date:** 2/17 **Months 25-36:** 111113211111  
**Months 37-48:** 11111111

CURACAO (H 083UH001) Account # 5235183400 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/09  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$995 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 6/17  
**Responsibility:** I **Charge Off:** **Verified:** 6/17  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 2 3 8 **Delinquency** **Maximum:** 12/16 (05) **Payment Pattern** **Months 1-12:** 555455434332  
(14 Months) 30 60 90 **Amount:** \$414 **Months 13-24:** 12  
**Date:** 12/16

MODERN FINAN (F 0571J004) Account # 20301306 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$15,311 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 054M **Last Payment:** **Closed:** 10/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(42 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111

**TRADES**

UNVRSL FNCL (F 026D6001) Account # 1000040292 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/10  
**Loan Type:** AUTOMOBILE **High Credit:** \$13,636 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 048M **Last Payment:** **Closed:** 9/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(27 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111

FAMSA (F 026E7001) Account # 523949702273672 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/09  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$748 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 8/10  
**Responsibility:** I **Charge Off:** **Verified:** 8/10  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
11/05/18	WEST COVINA (ALA8542319 CAL)		
3/19/18	SYNCB/WALMRT (NNY1212732 EAS)		

**REPORT SERVICED BY**

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