



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/25/19 00:45 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7378
 Name: Gonzalez, Salvador
 Current Address: 2056 N Cherry Av Ave 2056
 Signal hill CA.90755

GONZALEZ , SALVADOR

Also Known As: GARCIA,SALVADOR,GONZALEZ GONZALEZ,SALVADOR,GONZALEZ
SSN: 000-00-1831 **Phone:**
Date of Birth: 09/58 **In File Since:** 2/97

Current Address: 2056 CHERRY AV.
 SIGNAL HILL CA. 90755
 Reported 11/13
Previous Address: 2524 E. 11TH ST.
 LONG BEACH CA. 90804
 Reported 11/97
Previous Address: 1431 LOCUST AV. #8.
 LONG BEACH CA. 90813

EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
CEDAR STAFFING AGENCY				1/19	2/19
SAN JORGE LA BODEGA WARE				12/18	1/19

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+614	07 You have too many delinquent or derogatory accounts 95 You have too many collection agency accounts that are unpaid 12 The date that you opened your oldest account is too recent 63 Lack of sufficient relevant real estate account information 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:	2	Trades:	10	Inquiries:	4
Negative Trade Accounts:	5	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	40		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$0	\$770	\$0	\$0	\$0	100%
Installment	3	\$23,247	\$0	\$2,098	\$2,098	\$380	n/a
Closed w/Balance-		n/a	n/a	\$11,431	\$11,431	\$0	n/a
Total	10	\$23,247	\$770	\$13,529	\$13,529	\$380	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 7637821	Account Rating O9B
Original Creditor: SPEEDY CASH 134(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$295
Account Type: OPEN		Balance: \$295
Responsibility: I		Past Due: \$295
		Last Payment:
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

ERC (Y 26MT002)	Account # 158103487	Account Rating O9B
Original Creditor: CHARTER COMMUNICATIONS(cabl eOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$219
Account Type: OPEN		Balance: \$219
Responsibility: I		Past Due: \$219
		Last Payment:
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

SEARS/CBNA (B 06256458)	Account # 512107508174	Account Rating R09
Type: REVOLVING	Credit Limit: \$4,300	Balance: \$2,119
Loan Type: CREDIT CARD	High Credit: \$4,348	Past Due: \$2,119
Responsibility: I	Terms:	Last Payment:
Remarks: ACCOUNT CLOSED BY CONSUMER		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated Months 1-12:

NMAC (Q 0507T078)	Account # 90102430783590001	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$9,013
Loan Type: AUTOMOBILE	High Credit: \$25,574	Past Due: \$9,013
Responsibility: I	Terms: 075M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated Months 1-12:

JPMCB CARD (B 026QK001)	Account # 426684124393	Account Rating R09
Type: REVOLVING	Credit Limit: \$3,000	Balance: \$188
Loan Type: CREDIT CARD	High Credit: \$3,025	Past Due: \$188
Responsibility: I	Terms:	Last Payment:
Remarks: ACCOUNT CLOSED BY CONSUMER		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated Months 1-12:

TRADES

JPMCB CARD (B 026QK001)		Account # 410413750437		Account Rating R09	
Type: REVOLVING	Credit Limit: \$3,500	Balance: \$111	Opened: 5/03	Paid:	
Loan Type: CREDIT CARD	High Credit: \$3,552	Past Due: \$111	Closed: 6/14	Verified: 10/18	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: ACCOUNT CLOSED BY CONSUMER		Charge Off:			
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern		
30 60 90		Amount:			
		Date:			
MECHANIC/CRB (B 03316011)		Account # 50100103834631001		Account Rating I03	
Type: INSTALLMENT	Credit Limit:	Balance: \$2,098	Opened: 4/13	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$23,247	Past Due: \$2,098	Closed:	Verified: 8/19	
Responsibility: I	Terms: 072M380	Last Payment:	Update Method: automated	Months 1-12: 222222221222	
Remarks:		Charge Off:	Months 13-24: 211221433333	Months 25-36: 233321321121	
Late Payments (48 Months)	Delinquency	Maximum: 1/18 (04)	Payment Pattern	Months 37-48: 112112112111	
21 9 1		Amount: \$1,132			
30 60 90		Date: 1/18			
SEARS/CBNA (D 06256443)		Account # 504994813437		Account Rating R01	
Type: REVOLVING	Credit Limit: \$490	Balance: \$0	Opened: 5/03	Paid: 12/17	
Loan Type: CHARGE ACCOUNT	High Credit: \$603	Past Due: \$0	Closed: 1/16	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12: 111111111111	
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:	Months 13-24: 111111111112	Months 25-36: 322212111111	
Late Payments (48 Months)	Delinquency	Maximum: 8/17 (03)	Payment Pattern	Months 37-48: 111111122112	
8 1 0		Amount: \$115			
30 60 90		Date: 8/17			
RSHK/CBNA (H 01265004)		Account # 603536524035		Account Rating R01	
Type: REVOLVING	Credit Limit: \$200	Balance: \$0	Opened: 1/09	Paid: 10/14	
Loan Type: CHARGE ACCOUNT	High Credit: \$389	Past Due: \$0	Closed: 6/14	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12: 111111111111	
Remarks: ACCOUNT CLOSED BY CONSUMER		Charge Off:	Months 13-24: 111111111111	Months 25-36: 111111111111	
Late Payments (48 Months)	Delinquency	Maximum:	Payment Pattern	Months 37-48: 111111111111	
0 0 0		Amount:			
30 60 90		Date:			
CURACAO (H 083UH001)		Account # 523829		Account Rating R01	
Type: REVOLVING	Credit Limit: \$770	Balance: \$0	Opened: 7/09	Paid:	
Loan Type: CHARGE ACCOUNT	High Credit: \$0	Past Due: \$0	Closed:	Verified: 7/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12: 111111111111	
Remarks:		Charge Off:	Months 13-24: 111111X11111	Months 25-36: 111111111111	
Late Payments (39 Months)	Delinquency	Maximum:	Payment Pattern	Months 37-48: 111	
0 0 0		Amount:			
30 60 90		Date:			

TRADES

SYNCB/JCP (D 0235058D) Account # 600889829468 Account Rating R01
Type: REVOLVING **Credit Limit:** \$124 **Balance:** \$0 **Opened:** 10/98
Loan Type: CHARGE ACCOUNT **High Credit:** \$92 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** **Last Payment:** **Closed:** 2/12
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
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 # 5238299400 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/09
Loan Type: INSTALLMENT SALES **High Credit:** **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Remarks: **Update Method:** automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
2/15/19	UNIVERSAL CR (ZPH4638743 EAS)		
2/13/19	LENDIFY FINA (FNC4076411 CAL)		
8/31/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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