



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/25/19 00:46 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8761  
 Name: Deleon, Eliezar  
 Current Address: 732 W 76 Street St 6  
 los angeles CA.90044

**DELEONMEJIA , ELIEZAR AMILCAR**

**Also Known As:** DELEON,ELIEZAR,AMILCAR  
**SSN:** 000-00-8761  
**Date of Birth:** 11/88  
**Phone:**  
**In File Since:** 6/15

**Current Address:**  
 732 W. 76TH ST. #6.  
 LOS ANGELES CA. 90044  
**Reported 3/19**

**Previous Address:**  
 1330 S. WILTON PL. #5.  
 LOS ANGELES CA. 90019  
**Reported 6/15**

**Previous Address:**  
 845 S. BURLINGTON AV. #26.  
 LOS ANGELES CA. 90057

### EMPLOYMENT

**PAMPAS GRIL**  
 CULVER CITY, CA.  
**Position:** DISHWASHER  
**Start:**  
**End:**  
**In File Since:** 5/17  
**Effective:** 5/17

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
<b>ID MISMATCH ALERT</b>	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+664</b>	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 32 Balances on bankcard or revolving accounts too high compared to credit limits <b>SCORECARD: 08</b> 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> 0	<b>Trades:</b> 10	<b>Inquiries:</b> 6				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	2	\$3,632	\$4,646	\$3,223	\$0	\$152	31%
<b>Installment</b>	8	\$10,090	\$0	\$8,917	\$0	\$478	n/a
<b>Total</b>	<b>10</b>	<b>\$13,722</b>	<b>\$4,646</b>	<b>\$12,140</b>	<b>\$0</b>	<b>\$630</b>	

TRADES

LENDIFY FIN (F 02G6T001) Account # 102564765103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,830 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 033M187 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

BK OF AMER (B 01597029) Account # 1686 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$2,545 **Opened:** 3/18  
**Loan Type:** CREDIT CARD **High Credit:** \$2,679 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN78 **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  
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3377077 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,087 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$6,090 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 032M291 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 537992 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,146 **Balance:** \$678 **Opened:** 6/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$953 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN74 **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  
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X11111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111

LENDIFY FIN (F 02G6T001) Account # 102564765102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2751286 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **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:** 111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 102564765101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **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:** 1X1  
(03 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2403839 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 4/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2142629 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17  
**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 9/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5379923500 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 7/16  
**Responsibility:** I **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
7/31/19	LS FINANCING (FLA2613540 CAL)		
5/21/19	LENDIFY FINA (FNC4076411 CAL)		
3/05/19	LENDIFY FINA (FNC4076411 CAL)		
12/11/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
3/02/18	BK OF AMER (BNC2428053 FLA)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)