



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/25/19 10:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3341
 Name: Ramirez, Carlos
 Current Address: 13866 S Leffingwell rd Ave
 Whittier CA.90604

RAMIREZ , CARLOS M.

Also Known As: **SSN:** 000-00-5214 **Phone:** **In File Since:** 9/04
Date of Birth: 03/70

Current Address:
 13866 LEFFINGWELL RD.
 WHITTIER CA. 90604
 Reported 1/14

Previous Address:
 13483 MEYER RD.
 WHITTIER CA. 90605
 Reported 8/04

Previous Address:
 13866 MESSINGWELL RD.
 WHITTIER CA. 90604

EMPLOYMENT

MOTOR AND TRANS RECYCLING	Position: MANAGER	Start:	In File Since: 6/18
		End:	Effective: 6/18
CABLOZ METAL RECYCLING	Position:	Start:	In File Since: 5/17
		End:	Effective: 5/17

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+669	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 04 The balances on your accounts are too high compared to loan amounts 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: 0	Trades: 15	Inquiries: 8				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 16					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$5,467	\$7,655	\$4,195	\$0	\$209	45%
Installment	7	\$23,494	\$0	\$21,121	\$0	\$443	n/a
Closed w/Balance-		n/a	n/a	\$1,046	\$1,046	\$0	n/a
Total	15	\$28,961	\$7,655	\$26,362	\$1,046	\$652	

TRADES

FST PREMIER (B 041PF045) Account # 517800638141 Account Rating R09
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$1,046 **Opened:** 10/11
Loan Type: CREDIT CARD **High Credit:** \$1,046 **Past Due:** \$1,046 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/13
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992101796 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 10/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$529 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/14
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/CARECR (F 0999206T) Account # 601918363237 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$3,128 **Opened:** 9/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,604 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN113 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (12 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796238534 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$747 **Opened:** 2/18
Loan Type: CREDIT CARD **High Credit:** \$791 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (18 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111
Date:

CITI (B 064DB002) Account # 546616043871 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$195 **Opened:** 8/19
Loan Type: FLEXIBLE SPENDING CREDIT CARD **High Credit:** \$195 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

TRADES

ALLY FINCL (F 0259237L) Account # 611927920806 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$21,051 **Opened:** 6/18
Loan Type: AUTOMOBILE **High Credit:** \$23,319 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M425 **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
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

CURACAO (H 083UH001) Account # 513725 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,055 **Balance:** \$0 **Opened:** 12/04
Loan Type: CHARGE ACCOUNT **High Credit:** \$592 **Past Due:** \$0 **Paid:** 11/09
Responsibility: I **Terms:** **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

CURACAO (H 083UH001) Account # 5453641400 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$70 **Opened:** 1/19
Loan Type: INSTALLMENT SALES **High Credit:** \$175 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 004M18 **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:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 545364 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$125 **Opened:** 1/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$285 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN33 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

CAP ONE AUTO (F 01W2K001) Account # 62031387184411001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: AUTOMOBILE **High Credit:** \$19,141 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 073M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
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:

TRADES

AM HONDA FIN (Q 03946001) Account # 148430064 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/11
Loan Type: AUTOMOBILE **High Credit:** \$20,485 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 062M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 16 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111122
Months 25-36: 112122222222
Months 37-48: 1122211X1122

DN RBRT0 JWL (J 0956X015) Account # 5789 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/05
Loan Type: CHARGE ACCOUNT **High Credit:** \$560 **Past Due:** \$0 **Paid:** 2/13
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/13
Remarks: **Charge Off:** **Verified:** 4/13
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:** 1111111111

CASA LINDA (H 055VG001) Account # 3395631112709247 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/11
Loan Type: INSTALLMENT SALES **High Credit:** \$1,063 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 014M **Last Payment:** **Closed:** 3/12
Responsibility: M **Charge Off:** **Verified:** 3/12
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount: **Months 1-12:**
Date:

CASA LINDA (H 055VG001) Account # 3395631112608150 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/11
Loan Type: INSTALLMENT SALES **High Credit:** \$619 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 12/11
Responsibility: I **Charge Off:** **Verified:** 12/11
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date:

CASA LINDA (H 055VG001) Account # 3395631112577875 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/10
Loan Type: INSTALLMENT SALES **High Credit:** \$516 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 011M **Last Payment:** **Closed:** 1/11
Responsibility: I **Charge Off:** **Verified:** 1/11
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
5/13/19	LENDIFY FINA (FNC4076411 CAL)		
3/24/19	LENDIFY FINA (FNC4076411 CAL)		
1/06/19	CURACAO (HLA2456536 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/25/18	SYNCB/WALMRT (NNY1212732 EAS)		
9/28/18	SYNCB (NDY1263431 DAY)		
6/24/18	COAF (FPC1246538 NTL)		
3/23/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

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)