



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/25/19 11:03 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1297  
 Name: Villa, Macario  
 Current Address: 14400 newport av #8  
 Tustin CA.92780

### VILLA ALEJO , MACARIO

#### Also Known As:

VILLA,MACARIO  
 VILLA,MACADIO  
 ALEJO,MACARIO,V

SSN: 000-00-4583  
 Date of Birth: 03/68

Phone:

In File Since: 9/04

#### Current Address:

14400 NEWPORT AV. #8.  
 TUSTIN CA. 92780

Reported 2/14

#### Previous Address:

15910 PASADENA AV. #17.  
 TUSTIN CA. 92780

Reported 8/07

#### Previous Address:

17045 MEDALLION AV. #37.  
 TUSTIN CA. 92780

### EMPLOYMENT

#### UC IRVINE

IRVINE, CA.

Position: JARDINERIA

Start: 4/00

End:

In File Since: 4/19

Effective: 12/10

#### UCI - UNIVERSITY OF CALIFORNIA

Position: GARDENER

Start:

End:

In File Since: 11/17

Effective: 12/17

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

Score

**+648**

#### Explanation

- 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)

Public Records: 0 Collections: 1 Trades: 21 Inquiries: 5

Negative Trade Accounts: 3 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 2

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$456	\$650	\$300	\$0	\$25	54%
Installment	17	\$500	\$0	\$244	\$0	\$50	n/a
Closed w/Balance-		n/a	n/a	\$871	\$730	\$0	n/a
<b>Total</b>	<b>21</b>	<b>\$956</b>	<b>\$650</b>	<b>\$1,415</b>	<b>\$730</b>	<b>\$75</b>	

**COLLECTIONS**

PAC CR EXCHG (Y 409N001) Account # PCEXCAF2000548970 Account Rating O9B  
**Original Creditor:** CALIFORNIA AUTO FINANCE(automotive) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,116 **Opened:** 6/17  
**Account Type:** OPEN **Balance:** \$1,116 **Paid:**  
**Responsibility:** I **Past Due:** \$1,116 **Closed:**  
**Last Payment:** **Verified:** 9/19  
**Update Method:** automated

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

**TRADES**

FST PREMIER (B 041PF045) Account # 517800641356 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$730 **Opened:** 2/15  
**Loan Type:** CREDIT CARD **High Credit:** \$730 **Past Due:** \$730 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/18  
**Update Method:** automated

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

CURACAO (H 083UH001) Account # 5203897000 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$141 **Opened:** 3/08  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$1,486 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 003M **Last Payment:** **Closed:** 8/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 2/18  
**Update Method:** automated

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

ONEMAIN (F 02FRQ001) Account # 8153219026599542 Account Rating I9P  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** SECURED **High Credit:** \$5,606 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 048M **Last Payment:** **Closed:** 7/16  
**Remarks:** SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 7/16  
**Update Method:** automated

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

SCHOOLSFIRST (Q 015TF001) Account # 760159 Account Rating L01  
**Type:** LINEOFCREDIT **Credit Limit:** \$300 **Balance:** \$300 **Opened:** 8/10  
**Loan Type:** LINE OF CREDIT **High Credit:** \$308 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 0 0 0 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111X11  
**Months 37-48:** 111111111111

TRADES

SCHOOLSFIRST (Q 015TF001) Account # 7601590001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$244 **Opened:** 1/19  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M50 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590902 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590900 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590808 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X1111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590807 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 10/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/16  
**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:**

TRADES

CURACAO (H 083UH001) Account # 520389 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 3/08  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$148 **Past Due:** \$0 **Paid:** 5/14  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **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:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590806 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

AMIGO CREDIT (F 02EVL001) Account # 285313803 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 11/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

AMIGO CREDIT (F 02EVL001) Account # 156613802 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14  
**Loan Type:** UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 4/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590804 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 3/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

SCHOOLSFIRST (Q 015TF004) Account # 420973001948 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 8/10  
**Loan Type:** CREDIT CARD **High Credit:** \$576 **Past Due:** \$0 **Paid:** 2/13  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/11  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 2/15  
**Update Method:** automated  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 2/13 (03) **Payment Pattern**  
(40 Months) 30 60 90 **Amount:** \$75 **Months 1-12:** 111111111111  
**Date:** 2/13 **Months 13-24:** 111111111113  
**Months 25-36:** 211111111111  
**Months 37-48:** 1111

AMIGO CREDIT (F 02EVL001) Account # 105313801 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14  
**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 006M **Last Payment:** **Closed:** 11/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590802 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/13  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 3/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 496470 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 7/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(11 Months) 30 60 90 **Amount:** **Months 1-12:** 11111X11111  
**Date:**

SCHOOLSFIRST (Q 015TF001) Account # 7601590801 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/12  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 2/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111  
**Date:**

**TRADES**

OPORTUNPROG (F 02CX002) Account # 323150 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/11  
**Loan Type:** UNSECURED **High Credit:** \$1,565 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 7/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X11111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 241507 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/10  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 6/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/11  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
7/15/19	NETCREDIT FS (FCH5253435 CHI)		
4/17/19	APOYO FINANC (FNC6038461 CAL)		
4/05/19	LENDIFY FINA (FNC4076411 CAL)		
2/05/19	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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