



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/25/19 16:25 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8169  
 Name: Ramos, Jose  
 Current Address: 7055 lennox ave Ave 249  
 Van Nuys CA.91405

**RAMOS , JOSE LUIS**

**Also Known As:** RAMOSMENDEZ,JOSE,LUIS  
**SSN:** 000-00-4067  
**Date of Birth:** 03/85  
**Phone:**  
**In File Since:** 6/14

**Current Address:**  
 7055 LENNOX AV. #249.  
 VAN NUYS CA. 91405  
 Reported 5/14

### EMPLOYMENT

**MCDONALDS**      **Position:** MAINTANCE      **Start:**      **In File Since:** 6/15  
**End:**      **Effective:** 9/14

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

| Type         | Score | Explanation  |
|--------------|-------|--|
| VANTAGESCOR3 | +676  | 12 The date that you opened your oldest account is too recent<br>14 Lack of sufficient credit history<br>63 Lack of sufficient relevant real estate account information<br>95 You have too many collection agency accounts that are unpaid<br>SCORECARD: 10<br>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> 6                             | <b>Inquiries:</b> 5 |                |            |              |           |
|-----------------------------------|--|--|---------------------|----------------|------------|--------------|-----------|
| <b>Negative Trade Accounts:</b> 0 | <b>Trade Accounts with Any Historical Negatives:</b> 2 | <b>Occurrence of Historical Negatives:</b> 7 |                     |                |            |              |           |
|                                   | Count  | High Credit                                  | Credit Limit        | Balance        | Past Due   | Payment      | Available |
| <b>Revolving</b>                  | 1  | \$300  | \$300               | \$0            | \$0        | \$0          | 100%      |
| <b>Installment</b>                | 5  | \$22,392                                     | \$0                 | \$7,451        | \$0        | \$794        | n/a       |
| <b>Total</b>                      | <b>6</b>   | <b>\$22,692</b>                              | <b>\$300</b>        | <b>\$7,451</b> | <b>\$0</b> | <b>\$794</b> |           |

**COLLECTIONS**

FIDELITY CRD (Y 6990001) Account # F600PRE6721437029 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$3,250 **Opened:** 12/18  
**Responsibility:** I **Balance:** \$4,750 **Paid:**  
**Past Due:** \$4,750 **Closed:**  
**Last Payment:** **Verified:** 9/19  
**Update Method:** automated

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

**TRADES**

LENDIFY FIN (F 02G6T001) Account # 101526967101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,966 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 026M144 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111X11  
**Date:**

TIME FINANCE (F 079FK005) Account # 10063408 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$628 **Opened:** 1/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$11,932 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 054M341 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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

OPORTUNPROG (F 02CX002) Account # 3486466 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,468 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 029M246 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(02 Months) 30 60 90 **Amount:** **Months 1-12:** X1  
**Date:**

CURACAO (H 083UH001) Account # 528952 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/11  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$300 **Past Due:** \$0 **Paid:** 6/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 3 3 0 **Delinquency** **Maximum:** 3/17 (03) **Payment Pattern**  
(39 Months) 30 60 90 **Amount:** \$188 **Months 1-12:** 111111111111  
**Date:** 3/17 **Months 13-24:** 111111X11111  
**Months 25-36:** 233321111111  
**Months 37-48:** 211

**TRADES**

CURACAO (H 083UH001) Account # 5289526400 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$389 **Opened:** 8/11  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$3,385 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 006M63 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:**  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
 (39 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111XXXXX  
**Date:** **Months 13-24:** XXXXXXXXXXXX  
**Months 25-36:** XXXXXXXXXXXX  
**Months 37-48:** 121

OPORTUNPROG (F 02CX002) Account # 3227040 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111  
**Date:**

**INQUIRIES**

| Date     | Subscriber Name (Code)        | Type | Amount |
|----------|-------------------------------|------|--------|
| 9/25/19  | LS FINANCING (FLA2613540 CAL) |      |        |
| 5/13/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 11/24/18 | CURACAO (HLA2456536 CAL)      |      |        |
| 11/02/18 | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 7/21/18  | CURACAO (HLA2456536 CAL)      |      |        |

**REPORT SERVICED BY**

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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