



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/26/19 19:22 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7316
 Name: juarez, eleazar
 Current Address: 9505 SE arlington Ave 34
 riverside CA.92603

JUAREZ , ELEAZAR M.

Also Known As: JUAREZMARTINEZ,ELEAZAR
SSN: 000-00-0000
Date of Birth: 08/76
Phone:
In File Since: 3/15

Current Address:
 9505 ARLINGTON AV. #34.
 RIVERSIDE CA. 92503
Reported 4/18

Previous Address:
 5982 GREENFIELD AV.
 RIVERSIDE CA. 92506
Reported 3/15

EMPLOYMENT

HOUSE KEEPING
Position:
Start:
End:
In File Since: 12/15
Effective: 1/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type
VANTAGESCOR3
Score
+525
Explanation
 12 The date that you opened your oldest account is too recent
 14 Lack of sufficient credit history
 63 Lack of sufficient relevant real estate account information
 11 The total of your delinquent or derogatory account balances is too high
 SCORECARD: 10
 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: 9	Inquiries: 8				
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$1,303	\$1,100	\$546	\$0	\$50	50%
Closed w/Balance-		n/a	n/a	\$4,784	\$1,323	\$0	n/a
Total	9	\$1,303	\$1,100	\$5,330	\$1,323	\$50	

TRADES

BK OF AMER (B 01597029) Account # 2055 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,323 **Opened:** 3/15
Loan Type: CREDIT CARD **High Credit:** \$1,377 **Past Due:** \$1,323 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

HC ROYA (F 02919003) Account # 2407 Account Rating R09
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$1,567 **Opened:** 4/18
Loan Type: INSTALLMENT SALES **High Credit:** \$1,567 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** **Last Payment:** **Closed:** 1/19
Responsibility: I **Charge Off:** **Verified:** 1/19
Remarks: UNPAID BALANCE CHARGED OFF **Update Method:** automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

FLEXPAY (F 02F3G001) Account # 303072674 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,894 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$2,067 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

KOHL'S/CAPONE (D 012EN005) Account # 639305081348 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$325 **Past Due:** \$0 **Paid:** 6/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (46 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1111111111

CAPITAL ONE (B 01DTV001) Account # 517805840562 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$488 **Opened:** 12/15
Loan Type: CREDIT CARD **High Credit:** \$539 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (44 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111111

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220364374 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$58 **Opened:** 4/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$439 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
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 # 1979329 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$6,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (31 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11111111

OPORTUNPROG (F 02CX002) Account # 1358199 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 11/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111X11
Date: **Months 13-24:** X1

OPORTUNPROG (F 02CX002) Account # 1163079 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/15
Remarks: CLOSED **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 1X111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/26/19	LS FINANCING (FLA2613540 CAL)		
8/24/19	LENDIFY FINA (FNC4076411 CAL)		
6/03/19	LS FINANCING (FLA2613540 CAL)		
1/11/19	LENDIFY FINA (FNC4076411 CAL)		
8/25/18	OPORTUN/PROG (FNC3435243 CAL)		
7/14/18	LENDIFY FINA (FNC4076411 CAL)		
4/28/18	SYNCB/WALMRT (NNY1212732 EAS)		
4/06/18	HY CITE INC (FMD0001177 WIS)		

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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