



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/26/19 19:42 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7496
 Name: Tovar, Mario
 Current Address: 13579 S Estelle St
 Corona CA.92879

TOVAR , MARIO ALBERTO

Also Known As: SSN: 000-00-4561 Phone: In File Since: 1/06
 Date of Birth: 09/86

Current Address:
 13579 ESTELLE ST.
 CORONA CA. 92879
 Reported 2/14

Previous Address:
 12302 MARBLE PL.
 GARDEN GROVE CA. 92843
 Reported 4/13

Previous Address:
 512 S. HOWARD ST.
 CORONA CA. 92879

EMPLOYMENT

PPI Position: PAINTER Start: In File Since: 4/17
 CORONA, CA. End: Effective: 5/10

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+617	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 95 You have too many collection agency accounts that are unpaid 11 The total of your delinquent or derogatory account balances is too high SCORECARD: 07 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:	2	Trades:	23	Inquiries:	8
Negative Trade Accounts:	6	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	5		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$761	\$905	\$156	\$0	\$15	83%
Installment	17	\$5,475	\$0	\$4,241	\$0	\$370	n/a
Closed w/Balance-		n/a	n/a	\$10,621	\$10,621	\$0	n/a
Total	23	\$6,236	\$905	\$15,018	\$10,621	\$385	

COLLECTIONS

LVNV FUNDING (Y 21T9002) Account # 4447962284492927 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$814 **Opened:** 11/16
Account Type: OPEN **Balance:** \$814 **Paid:**
Responsibility: I **Past Due:** \$814 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

LVNV FUNDING (Y 21T9002) Account # 5178058671238312 Account Rating O9B
Original Creditor: CAPITAL ONE N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$422 **Opened:** 7/17
Account Type: OPEN **Balance:** \$422 **Paid:**
Responsibility: I **Past Due:** \$422 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

TARGET/TD (D 06476007) Account # 48176 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$563 **Opened:** 12/14
Loan Type: CREDIT CARD **High Credit:** \$563 **Past Due:** \$563 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated

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

BK OF AMER (B 01597029) Account # 2114 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$755 **Opened:** 4/15
Loan Type: CREDIT CARD **High Credit:** \$755 **Past Due:** \$755 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated

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

VEROS CREDIT (F 02DEL001) Account # 90010101533661010 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,801 **Opened:** 4/13
Loan Type: AUTOMOBILE **High Credit:** \$14,833 **Past Due:** \$8,801 **Paid:**
Responsibility: S **Terms:** 001M **Last Payment:** **Closed:** 2/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

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

TRADES

FST PREMIER (B 041PF045) Account # 517800660085 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$502 **Opened:** 11/15
Loan Type: CREDIT CARD **High Credit:** \$502 **Past Due:** \$502 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CNS PORT SVC (F 031UC001) Account # 40015898695 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15
Loan Type: AUTOMOBILE **High Credit:** \$22,452 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 2/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/17
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796228449 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 6/15
Loan Type: CREDIT CARD **High Credit:** \$814 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CURACAO (H 083UH001) Account # 519630 Account Rating R01
Type: REVOLVING **Credit Limit:** \$605 **Balance:** \$0 **Opened:** 12/09
Loan Type: CHARGE ACCOUNT **High Credit:** \$605 **Past Due:** \$0 **Paid:** 2/13
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (41 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
Amount: **Months 13-24:** 11111111X111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111

WEBBNK/FHUT (D 02CSN002) Account # 636992107901 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$156 **Opened:** 8/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$156 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN15 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
Amount:
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101702097101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,243 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M133 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3079005 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,998 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M237 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2700263 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
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 # 2528882 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1201786 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 025M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 1 2 0 **Delinquency** **Maximum:** 12/16 (03) **Payment Pattern** **Months 1-12:** 13X321111111
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111X1XX11111
Date: 12/16

TRADES

CURACAO (H 083UH001)		Account # 5196300300		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/09		
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$1,416	Past Due: \$0	Paid:		
Responsibility: I	Terms:	Last Payment:	Closed: 4/16		
Remarks:		Charge Off:	Verified: 4/16		
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Update Method: automated	
30 60 90		Amount:		Months 1-12:	
		Date:			
SADDLEBACK (F 02BSW001)		Account # 85004636		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 9/11		
Loan Type: AUTOMOBILE	High Credit: \$15,054	Past Due: \$0	Paid:		
Responsibility: C	Terms: 048M	Last Payment:	Closed: 1/16		
Remarks: CLOSED		Charge Off:	Verified: 1/16		
Late Payments (48 Months)	Delinquency	Maximum: 12/15 (03)	Payment Pattern	Update Method: automated	
1 1 0 30 60 90		Amount: \$273		Months 1-12: 321111111111	
		Date: 12/15		Months 13-24: 111111111111	
				Months 25-36: 111111111111	
				Months 37-48: 111111111111	
OPORTUNPROG (F 02CX002)		Account # 807735		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 1/14		
Loan Type: UNSECURED	High Credit: \$3,075	Past Due: \$0	Paid:		
Responsibility: C	Terms: 021M	Last Payment:	Closed: 3/15		
Remarks: CLOSED		Charge Off:	Verified: 3/15		
Late Payments (13 Months)	Delinquency	Maximum:	Payment Pattern	Update Method: automated	
0 0 0 30 60 90		Amount:		Months 1-12: 11XXX11XX111	
		Date:		Months 13-24: 1	
OPORTUNPROG (F 02CX002)		Account # 492363		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 7/12		
Loan Type: UNSECURED	High Credit: \$1,365	Past Due: \$0	Paid:		
Responsibility: I	Terms: 012M	Last Payment:	Closed: 6/13		
Remarks: CLOSED		Charge Off:	Verified: 6/13		
Late Payments (10 Months)	Delinquency	Maximum:	Payment Pattern	Update Method: automated	
0 0 0 30 60 90		Amount:		Months 1-12: 1111X11111	
		Date:			
FAMSA (F 026E7001)		Account # 475103402922828		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 10/10		
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$796	Past Due: \$0	Paid:		
Responsibility: I	Terms: 012M	Last Payment:	Closed: 11/11		
Remarks: CLOSED		Charge Off:	Verified: 11/11		
Late Payments (13 Months)	Delinquency	Maximum:	Payment Pattern	Update Method: automated	
0 0 0 30 60 90		Amount:		Months 1-12: 111111111111	
		Date:		Months 13-24: 1	

TRADES

OPORTUNPROG (F 02CX002) Account # 269861 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/10
Loan Type: UNSECURED **High Credit:** \$735 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 009M **Last Payment:** **Closed:** 10/11
Remarks: CLOSED **Charge Off:** **Verified:** 10/11
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

SADDLEBACK (F 02BSW001) Account # 10002912 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/10
Loan Type: AUTOMOBILE **High Credit:** \$10,217 **Past Due:** \$0 **Paid:**
Responsibility: M **Terms:** 036M **Last Payment:** **Closed:** 10/11
Remarks: CLOSED **Charge Off:** **Verified:** 10/11
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

FAMSA (F 026E7001) Account # 475103402615625 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/10
Loan Type: INSTALLMENT SALES **High Credit:** \$1,194 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 3/11
Responsibility: I **Charge Off:** **Verified:** 3/11
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

FAMSA (F 026E7001) Account # 475103402431305 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/09
Loan Type: INSTALLMENT SALES **High Credit:** \$558 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 3/10
Responsibility: I **Charge Off:** **Verified:** 3/10
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

FAMSA (F 026E7001) Account # 475103402145968 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/09
Loan Type: INSTALLMENT SALES **High Credit:** \$654 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 11/09
Responsibility: I **Charge Off:** **Verified:** 11/09
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/26/19	LS FINANCING (FLA2613540 CAL)		
6/17/19	LS FINANCING (FLA2613540 CAL)		
6/17/19	BOM/TCI-TV (FSF8337574 MWB)		
6/14/19	LS FINANCING (FLA2613540 CAL)		
5/31/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
4/09/19	APOYO FINANC (FNC6038461 CAL)		
3/19/18	OPORTUN/PROG (FNC3435243 CAL)		
12/06/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

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