



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/27/19 01:21 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0460
 Name: Diaz, Manuel
 Current Address: 712 LARK CT
 Novato CA.94947

DIAZHUANILO , MANUEL ERNESTO

Also Known As: HUANILODIAZ,MANUEL,ERNESTO **SSN:** 000-00-8832 **Phone:** **In File Since:** 3/17
Date of Birth: 11/76

Current Address: 712 LARK CT.
 NOVATO CA. 94947
Reported 3/17

Previous Address: 712 PARK CT. #712.
 NOVATO CA. 94947
Reported 12/18

EMPLOYMENT

GOOD EARTH **Position:** PROGRAM WORKER **Start:** **In File Since:** 5/18
End: **Effective:** 5/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+674	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 32 Balances on bankcard or revolving accounts too high compared to credit limits 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:** 7 **Inquiries:** 11

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 0 **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$283	\$1,800	\$264	\$0	\$25	85%
Installment	5	\$15,035	\$0	\$10,988	\$0	\$679	n/a
Total	7	\$15,318	\$1,800	\$11,252	\$0	\$704	

TRADES

BK OF AMER (B 01597029) Account # 6098 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 9/19
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **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:

CAPITAL ONE (B 01DTV001) Account # 517805791534 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$264 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$283 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 1X111

LENDIFY FIN (F 02G6T001) Account # 210563649101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$980 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M110 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (08 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 111111X1

RDLPH INC (F 01Q48001) Account # 20037180 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,454 **Opened:** 4/18
Loan Type: AUTOMOBILE **High Credit:** \$8,545 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M323 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (16 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 111111111111
Months 13-24: 1111

OPORTUNPROG (F 02CXY002) Account # 3329596 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,554 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$5,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M246 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** X1111

TRADES

OPORTUNPROG (F 02CXY002) Account # 2512019 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$5,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CXY002) Account # 2128714 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 11/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/27/19	LS FINANCING (FLA2613540 CAL)		
9/13/19	LENDIFY FINA (FNC4076411 CAL)		
9/12/19	LS FINANCING (FLA2613540 CAL)		
9/03/19	BK OF AMER (BNC2428053 FLA)		
7/02/19	APOYO FINANC (FNC6038461 CAL)		
4/02/19	CAP ONE (BPC2699824 NTL)		
2/07/19	LENDIFY FINA (FNC4076411 CAL)		
2/05/19	LENDIFY FINA (FNC4076411 CAL)		
1/26/18	CREDCO (ZCO8256078 CAL)		
12/07/17	CAP ONE (BPC2699824 NTL)		
11/28/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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