



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/27/19 01:23 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8958
 Name: Mendoza, Jesus
 Current Address: 226 west ave
 Turlock CA.95380

MENDOZAGOVEA ,JESUS J.

Also Known As:

MENDOZA,,JESUS
 MENDOZAGOVEA,,JESUS
 MENDOZA,JESUS,,JOSEGOVEA

SSN: 000-00-3523
Date of Birth: 09/87

Phone:

In File Since: 3/08

Current Address:

226 N. WEST AV.
 TURLOCK CA. 95380

Reported 12/09

Previous Address:

1022 W. CANAL DR.
 TURLOCK CA. 95380

Reported 3/08

EMPLOYMENT

CHEMURGIC AGRICULTURAL

Position: OTHER-NOT LISTED

Start: 2/11

In File Since: 7/18

End:

Effective: 12/16

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+647

Explanation

- 12 The date that you opened your oldest account is too recent
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
 - 16 The total of all balances on your open accounts is too high
 - 63 Lack of sufficient relevant real estate account information
- 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:** 0 **Trades:** 27 **Inquiries:** 9

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	\$4,554	\$4,500	\$3,207	\$0	\$92	29%
Installment	25	\$42,781	\$0	\$29,884	\$0	\$2,183	n/a
Total	27	\$47,335	\$4,500	\$33,091	\$0	\$2,275	

TRADES

BK OF AMER (B 01597029) Account #8361 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$2,012 **Opened:** 1/16
Loan Type: CREDIT CARD **High Credit:** \$2,055 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN55 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(43 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111111

KOHL'S/CAPONE (D 012EN005) Account #639305072987 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,195 **Opened:** 10/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **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

APOYO FINANC (F 02BZ2001) Account #MOD4702 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,218 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$7,325 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M432 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

LENDIFY FIN (F 02G6T001) Account #101532919102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,500 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,900 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M123 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

ONEMAIN (F 02FRQ001) Account #12182606028224253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$10,247 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$11,081 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 054M397 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 46993033 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,095 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M597 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LOBEL FIN (F 098JU001) Account # 561353 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,354 **Opened:** 8/16
Loan Type: AUTOMOBILE **High Credit:** \$9,399 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M328 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(35 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1111111111

OPORTUNPROG (F 02CX002) Account # 2735992 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,470 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$8,076 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M306 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46772896 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # MOD3784 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$6,679 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101532919101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11
(04 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46185007 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **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:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

ONEMAIN (F 02FRQ001) Account # 8172606028224253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: NOTE LOAN **High Credit:** \$6,594 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

CHECKNGO/AXF (F 02GHA001) Account # 45037285 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 9/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # MOD3072 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$5,876 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1904660 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 4/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

APOYO FINANC (F 02BZ2001) Account # MOD2486 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$4,866 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **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:

ONEMAIN (F 02FRQ001) Account # 9152606028224253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: SECURED **High Credit:** \$6,902 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 8/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

APOYO FINANC (F 02BZ2001) Account # MOD1777 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1482186 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 9/16
Remarks: CLOSED **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1123126 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 10/15
Remarks: CLOSED **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11X11111
(09 Months) 30 60 90 **Amount:**
Date:

SPRINGLF FIN (F 0654NET4) Account # 1142606028224253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/14
Loan Type: SECURED **High Credit:** \$4,460 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 9/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 732151 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: UNSECURED **High Credit:** \$3,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 12/14
Remarks: CLOSED **Charge Off:** **Verified:** 12/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11XX111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

SPRINGLF FIN (F 0654NET4) Account # 9132606028224253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/13
Loan Type: SECURED **High Credit:** \$4,431 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036X **Last Payment:** **Closed:** 1/14
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**

OPORTUNPROG (F 02CX002) Account # 613908 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13
Loan Type: UNSECURED **High Credit:** \$1,865 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 9/13
Remarks: CLOSED **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CXY002) Account # 499612 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/12
Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 3/13
Remarks: CLOSED **Charge Off:** **Verified:** 3/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111
(O6 Months) 30 60 90 **Amount:** **Date:**

FIN & THRIFT (B 08092029) Account # 2240292604 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/08
Loan Type: AUTOMOBILE **High Credit:** \$6,815 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 7/10
Remarks: CLOSED **Charge Off:** **Verified:** 7/10
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(O27 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 111111111111
Months 25-36: 111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/27/19	LS FINANCING (FLA2613540 CAL)		
9/12/19	MONEY MART (FPH3893119 EAS)		
4/12/19	APOYO FINANC (FNC6038461 CAL)		
3/27/19	LENDIFY FINA (FNC4076411 CAL)		
11/09/18	LENDIFY FINA (FNC4076411 CAL)		
7/21/18	APOYO FINANC (FNC6038461 CAL)		
4/11/18	OPORTUN/PROG (FNC3435243 CAL)		
2/21/18	OPORTUN/PROG (FNC3435243 CAL)		
11/03/17	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

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