



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/27/19 17:55 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4826
 Name: Martinez, Juan
 Current Address: 7420 Cherimoya Ct
 7420 Cherimoya Ct
 CA.92336

MARTINEZ , JUAN A.

Also Known As:

ASCENCION,JUAN,M

SSN: 000-00-4826

Phone:

In File Since: 8/95

Date of Birth: 12/71

Current Address:

7420 CHERIMOYA CT.
 FONTANA CA. 92336

Reported 9/05

Previous Address:

936 N. VERNON AV.
 AZUSA CA. 91702

Reported 7/97

Previous Address:

1311 N. AZUSA AV. #2.
 AZUSA CA. 91702

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
EL HUERO TRUCKING				6/19	6/19
CHEM SERVICE				4/14	4/14

SCORING

Type	Score	Explanation
VANTAGESCOR3	+562	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 61 No open real estate accounts in your credit file 07 You have too many delinquent or derogatory accounts SCORECARD: 01 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: 2	Collections: 1	Trades: 6	Inquiries: 8			
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 31				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment 4	\$25,856	\$0	\$233	\$0	\$136	n/a
Mortgage 2	\$316,000	\$0	\$0	\$0	\$0	n/a
Closed w/Balance -	n/a	n/a	\$2,398	\$0	\$0	n/a
Total 6	\$341,856	\$0	\$2,631	\$0	\$136	

COLLECTIONS

FIDELITY CRD (Y 6990001) Account # F600ARR0051290723 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$77 **Balance:** \$108 **Opened:** 5/16
Responsibility: I **Past Due:** \$108 **Paid:**
Last Payment: **Closed:** 10/18
Verified: 9/19
Update Method: automated

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

PUBLIC RECORDS

Z 508735B Docket # 1719132
Type: CHAPTER 13 BANKRUPTCY DISMISSED **Location:** **Filed:** 11/17
Court: BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**
Responsibility: I **Attorney:** REBECCA TOMILOWITZ **Liabilities:** **Paid:** 9/18
Orig Balance:
Curr Balance:

Z 508735B Docket # 1818457
Type: CHAPTER 13 BANKRUPTCY FILING **Location:** **Filed:** 10/18
Court: BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**
Responsibility: I **Attorney:** REBECCA TOMILOWITZ **Liabilities:** **Paid:**
Orig Balance:
Curr Balance:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101626934101 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,398 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 8/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

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

WFHM (B 082TE004) Account # 7080483023693 Account Rating M05
Type: MORTGAGE **Credit Limit:** **Balance:** **Opened:** 9/06
Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE **High Credit:** \$316,000 **Past Due:** **Paid:**
Responsibility: I **Terms:** 480M1142 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/17
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 555554321111
 (23 Months) 1 1 9 30 60 90 **Amount:** 11/15 (05) **Months 13-24:** 11111111555
Date: 11/15

TRADES

WFHM (B 072RP001) Account # 5120043891266 Account Rating M05
Type: MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 9/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$316,000 **Past Due:** \$0 **Paid:**
 ESTATE MORTGAGE **Terms:** 516M **Last Payment:** **Closed:** 10/15
Responsibility: I **Charge Off:** **Verified:** 10/15
Remarks: TRANSFERRED TO ANOTHER LENDER
Update Method: automated
Late Payments 5 4 10 **Delinquency** **Maximum:** 1/15 (05) **Payment Pattern** **Months 1-12:** 55555555432
 (36 Months) 30 60 90 **Amount:** \$6,359 **Months 13-24:** 111223323211
Date: 1/15 **Months 25-36:** 11111111111

OportunPROG (F 02CX002) Account # 3240888 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$233 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M136 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:** **Months 13-24:**
Date: **Months 25-36:**

AM HONDA FIN (Q 03946001) Account # 191224939 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 6/15
Loan Type: AUTOMOBILE **High Credit:** \$25,000 **Past Due:** **Paid:**
Responsibility: C **Terms:** 063M437 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (28 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X211X111
Date: **Months 25-36:** 1111

SANTANDER (F 01R18003) Account # 30000104438191000 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: AUTOMOBILE **High Credit:** \$17,947 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 7/15
Remarks: CLOSED **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111X
 (15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/27/19	LS FINANCING (FLA2613540 CAL)		
6/15/19	JPMCB AUTO (BCP0006508 NTL)		
6/15/19	COAF (FPC1246538 NTL)		
6/15/19	FONTANA NISS (ACH0217646 CHI)		
6/05/19	FONTANA NISS (ACH0217646 CHI)		
2/16/19	LENDIFY FINA (FNC4076411 CAL)		
12/26/18	Oportun/PROG (FNC3435243 CAL)		
10/28/18	ROCK HONDA F (ALA1362085 CAL)		

CREDITOR CONTACT INFORMATION

Subscriber Name CA C DIST BK **Subscriber Code** ZP0508735B **Telephone** (855) 460-9641 **Address** 3420 12TH ST RIVERSIDE, CA 92501

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)