



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/27/19 17:56 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9080
 Name: Contreras, Bernardo
 Current Address: 2724 bridgeford dr
 Sacramento CA.95833

CONTRERASINFANTE , BERNARDO

Also Known As: **SSN:** 000-00-2233 **Phone:** **In File Since:** 1/17
Date of Birth: 04/86

Current Address:
 2724 BRIDGEFORD DR.
 SACRAMENTO CA. 95833
 Reported 1/17

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 | +505 | 97 You have too few credit accounts 23 Lack of sufficient relevant account information 15 Newest delinquent or derogatory payment status on your accounts is too recent 95 You have too many collection agency accounts that are unpaid SCORECARD: 03 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: 1 | Trades: 1 | Inquiries: 3 | | | |
| Negative Trade Accounts: 1 | Trade Accounts with Any Historical Negatives: 0 | Occurrence of Historical Negatives: 0 | | | | |
| Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Total | 1 | n/a | n/a | n/a | n/a | n/a |

COLLECTIONS

JEFFCAPSYS (Y 28J3001) Account # 3489524843003 Account Rating O9B
Original Creditor: OPORTUN INC(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$3,435 **Opened:** 3/19
Account Type: OPEN **Balance:** \$3,435 **Paid:**
Responsibility: I **Past Due:** \$3,435 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

OPORTUNPROG (F 02CX002) Account # 1989347 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 8/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/17
Update Method: automated

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

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|---------|-------------------------------|------|--------|
| 9/27/19 | LS FINANCING (FLA2613540 CAL) | | |
| 8/29/19 | SYNCB/AMAZON (BNY5371284 EAS) | | |
| 1/16/18 | LENDIFY FINA (FNC4076411 CAL) | | |

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