



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/28/19 02:04 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0668  
 Name: Cardenas, Walter  
 Current Address: 17333 valley blvd  
 Fontana CA.92335

**CARDENAS , WALTER A.**

**Also Known As:**

CARDENAS, WALTER, CARDENAS ALVARADO, WALTER, CARDENAS

**SSN:** 000-00-0668  
**Date of Birth:** 05/79

**Phone:**

**In File Since:** 1/02

**Current Address:**

17333 VALLEY BV. #139E.  
 FONTANA CA. 92335

Reported 1/17

**Previous Address:**

1011 S. FREDERICK ST. #1212.  
 ARLINGTON VA. 22204

Reported 1/07

**Previous Address:**

14855 SHERIDAN AV.  
 POMONA CA. 91767

### EMPLOYMENT

**PATRIOT AC**

**Position:** FOREMAN

**Start:**  
**End:**

**In File Since:** 6/18  
**Effective:** 6/18

**CUSTOM SHEETMETAL**

**Position:**

**Start:**  
**End:**

**In File Since:** 5/05  
**Effective:**

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+620**

**Explanation**

- 12 The date that you opened your oldest account is too recent
- 95 You have too many collection agency accounts that are unpaid
- 04 The balances on your accounts are too high compared to loan amounts
- 63 Lack of sufficient relevant real estate account information

SCORECARD: 08

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:** 5      **Trades:** 6      **Inquiries:** 17

**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
<b>Revolving</b>	4	\$822	\$2,000	\$693	\$0	\$50	65%
<b>Installment</b>	2	\$12,320	\$0	\$11,099	\$0	\$408	n/a
<b>Total</b>	<b>6</b>	<b>\$13,142</b>	<b>\$2,000</b>	<b>\$11,792</b>	<b>\$0</b>	<b>\$458</b>	

COLLECTIONS

<p>COLL CONSULT (Y 4116001)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 7694620</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$745</p> <p><b>Balance:</b> \$745</p> <p><b>Past Due:</b> \$745</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 12/14</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 9/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Delinquency</b></p>	<p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>	
<p>HIGH DESERT (Y 622N001)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 702043018585134</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$1,191</p> <p><b>Balance:</b> \$1,191</p> <p><b>Past Due:</b> \$1,191</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 2/18</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 7/17</p> <p><b>Verified:</b> 9/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Delinquency</b></p>	<p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>	
<p>PROG MGT SYS (Y 2053001)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 26446860</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$1,644</p> <p><b>Balance:</b> \$1,683</p> <p><b>Past Due:</b> \$1,683</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 6/19</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 9/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Delinquency</b></p>	<p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>	
<p>WAKEFIELD (Y 42DF003)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 1184099474</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$140</p> <p><b>Balance:</b> \$156</p> <p><b>Past Due:</b> \$156</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 12/18</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 5/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Delinquency</b></p>	<p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>	
<p>WAKEFIELD (Y 42DF003)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 1184096247</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$100</p> <p><b>Balance:</b> \$107</p> <p><b>Past Due:</b> \$107</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 12/18</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 5/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Delinquency</b></p>	<p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>	

TRADES

SYNCB/JCP (D 0235058D) Account # 600889689674 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 6/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
 (03 Months) 30 60 90 **Amount:**  
**Date:**

TBOM/FORTIVA (B 024FC039) Account # 777676800256 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **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** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805785640 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$597 **Opened:** 5/17  
**Loan Type:** CREDIT CARD **High Credit:** \$597 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (27 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111

SYNCB/WALMAR (D 0235057X) Account # 603220378057 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$96 **Opened:** 11/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$225 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111

WESTLAKE FIN (F 01T9Q001) Account # 10779777 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$11,099 **Opened:** 3/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,320 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 039M408 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
 (05 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

WESTLAKE FIN (F 01T9Q001)	Account #9443284	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 7/15
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$8,292	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 042M	<b>Last Payment:</b>	<b>Closed:</b> 11/17
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 11/17
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> 111111111111
(26 Months) 30 60 90	<b>Amount:</b>		<b>Months 13-24:</b> 111111111111
	<b>Date:</b>		<b>Months 25-36:</b> 11

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/28/19	LS FINANCING (FLA2613540 CAL)		
7/14/19	SYNCB/PPMC (NNY2135844 EAS)		
6/08/19	SYNCB/JCP (NNY1212672 EAS)		
1/18/19	SYNCB/EBAY (BNY5734653 EAS)		
10/11/18	REMATE DE AU (ALA4190927 CAL)		
7/22/18	SYNCB/PPMC (NNY2135844 EAS)		
6/26/18	NATWD WEST A (FLA2815813 CAL)		
6/04/18	FLAGSHIP CRE (FPH3355120 EAS)		
6/04/18	GLOBAL LENDI (FET3569234 SCT)		
6/01/18	CLARMNT TOYO (ALA4723635 CAL)		
6/01/18	JPMCB AUTO (BCP0006508 NTL)		
6/01/18	COAF (FPC1246538 NTL)		
5/24/18	CLEMONS OF O (ALA3021547 CAL)		
5/23/18	TOYOTA OF HO (ALA3222231 CAL)		
5/21/18	ELMORE TOYOT (ALA6024249 CAL)		
3/24/18	SYNCB/LOWES (NNY2120170 EAS)		
11/27/17	SYNCB/WALMRT (NNY1212732 EAS)		

**REPORT SERVICED BY**

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