



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/28/19 02:08 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1876  
 Name: Becerra, Francisco  
 Current Address: 6889 N long beach Blvd 7  
 Long beach CA.90805

**BECERRA , FRANCISCO J.**

**Also Known As:** BECERRACASTRO,FRANCISCO,JAVI E  
 BECERRA,FRANCISCO,JAVIER  
**SSN:** 000-00-1127  
**Date of Birth:** 10/84  
**Phone:**  
**In File Since:** 7/15

**Current Address:**  
 6889 LONG BEACH BV. #7.  
 LONG BEACH CA. 90805  
**Reported 7/15**

### EMPLOYMENT

**SELF-MAINTENANCE-DEMOLITI** **Position:** SELF-EMPLOYED **Start:** **In File Since:** 8/19  
**End:** **Effective:** 8/19

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+564	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information SCORECARD: 06 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)

<b>Public Records:</b>	0	<b>Collections:</b>	1	<b>Trades:</b>	5	<b>Inquiries:</b>	3
<b>Negative Trade Accounts:</b>	3	<b>Trade Accounts with Any Historical Negatives:</b>	0	<b>Occurrence of Historical Negatives:</b>	0		
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Installment</b>	4	\$11,539	\$0	\$11,804	\$0	\$343	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$8,226	\$7,476	\$0	n/a
<b>Total</b>	<b>5</b>	<b>\$11,539</b>	<b>\$0</b>	<b>\$20,030</b>	<b>\$7,476</b>	<b>\$343</b>	

**COLLECTIONS**

RCVL PER MNG (Y 269X001)	Account # 60406430	Account Rating O9B
<b>Original Creditor:</b> T MOBILE USA(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,668
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,668
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,668
		<b>Last Payment:</b>
		<b>Opened:</b> 12/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

CURACAO (H 083UH001)	Account # 539540	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$700	<b>Balance:</b> \$750
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$700	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 3/16
		<b>Paid:</b>
		<b>Closed:</b> 7/17
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

WESTLAKE FIN (F 01T9Q001)	Account # 9163510	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$6,822
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$8,535	<b>Past Due:</b> \$6,822
<b>Responsibility:</b> I	<b>Terms:</b> 041M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 5/15
		<b>Paid:</b>
		<b>Closed:</b> 5/17
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

OPORTUNPROG (F 02CX002)	Account # 1855200	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$654
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$856	<b>Past Due:</b> \$654
<b>Responsibility:</b> C	<b>Terms:</b> 008M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 9/16
		<b>Paid:</b>
		<b>Closed:</b> 6/17
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

LOBEL FIN (F 098JU001)	Account # 666619	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$11,804
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$11,539	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 054M343	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 8/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (01 Months)	<b>Delinquency</b>	<b>Maximum:</b>
0 0 0 30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 1

**TRADES**

CURACAO (H 083UH001) Account # 5395400000 Account Rating 101

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16

**Loan Type:** INSTALLMENT SALES **High Credit:** **Past Due:** \$0 **Paid:**

CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 4/16

**Responsibility:** I **Charge Off:** **Verified:** 4/16

**Remarks:**

**Late Payments** (Months) **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(Months) 30 60 90 **Amount:** **Months 1-12:**

**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/28/19	LS FINANCING (FLA2613540 CAL)		
8/24/19	SYNCB (NDY1263431 DAY)		
5/20/19	PUENTE HILLS (ALA4128608 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
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