



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/28/19 02:10 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2489  
 Name: gonzalez, antonio  
 Current Address: 949 N Le Borgne Ave  
 La puente CA.91746

**GONZALEZLOPEZ , ANTONIO**

**Also Known As:**

LOPEZ, ANTONIO, G  
 GONZALEZ, ANTONIO  
 GONZALEZLOPEZ, ANTONIO

**SSN:** 000-00-2489  
**Date of Birth:** 02/80

**Phone:**

**In File Since:** 11/12

**Current Address:**  
 949 LE BORGNE AV.  
 LA PUENTE CA. 91746  
**Reported 3/17**

**Previous Address:**  
 11441 ASHER ST. #35.  
 EL MONTE CA. 91732  
**Reported 9/18**

**Previous Address:**  
 12045 SAN RIO ST.  
 EL MONTE CA. 91732

### EMPLOYMENT

Employer	Position	Start/End	In File Since/Effective
AMERICAN TRUCKING	EMPLOYED		5/19 / 8/16
AMERICA TONKIN ENTERPRISE INC ROWLAND HEIGHTS, CA.	INVENTORY	10/10	10/18 / 4/14

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+600	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 44 Too many bankcard or revolving accounts with delinquent or derogatory status 74 The balance amount paid down on your open installment accounts is too low 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:	18	Inquiries:	24
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	5	Occurrence of Historical Negatives:	10		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$14,047	\$7,650	\$9,117	\$0	\$659	35%
Installment	10	\$54,683	\$0	\$54,390	\$0	\$1,378	n/a
<b>Total</b>	<b>18</b>	<b>\$68,730</b>	<b>\$7,650</b>	<b>\$63,507</b>	<b>\$0</b>	<b>\$2,037</b>	

TRADES

CURACAO (H 083UH001) Account # 532058 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,750 **Balance:** \$1,105 **Opened:** 11/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,153 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN106 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 2 1 0 **Delinquency** **Maximum:** 9/17 (03) **Payment Pattern**  
(41 Months) 30 60 90 **Amount:** \$175 **Months 1-12:** X111111111111  
**Date:** 9/17 **Months 13-24:** 11111111X113  
**Months 25-36:** 212111111111  
**Months 37-48:** 11111

DSNB MACYS (D 02A5T001) Account # 44108794 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$954 **Opened:** 3/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$962 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN31 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111112  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111

WELLS FARGO (B 0908N664) Account # 442644140708 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$3,100 **Balance:** \$2,964 **Opened:** 4/13  
**Loan Type:** CREDIT CARD **High Credit:** \$3,079 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN74 **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

DN RBRTO JWL (J 0956X015) Account # 7066 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$3,956 **Opened:** 3/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$5,478 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** MIN420 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(29 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111

LENDIFY FIN (F 02G6T001) Account # 131331539102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,468 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M130 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11  
**Date:**

TRADES

COMPASS BK (B 09849001) Account # 6772454145 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$44,175 **Opened:** 5/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$44,193 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M899 **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:**

AMEX DSNB (B 02A5T006) Account # 37748151361 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$138 **Opened:** 11/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,376 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN28 **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  
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11111111

OPORTUNPROG (F 02CX002) Account # 3420563 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$8,747 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 041M349 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11  
(03 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/SAMASH (F 0999209F) Account # 602052202164 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$999 **Past Due:** \$0 **Paid:** 8/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 7/19 (03) **Payment Pattern** **Months 1-12:** 321111111111  
(35 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** 7/19 **Months 25-36:** 1111111111

CURACAO (H 083UH001) Account # 5320589900 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$4,915 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 6/19  
**Responsibility:** I **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 2 1 0 **Delinquency** **Maximum:** 9/17 (03) **Payment Pattern** **Months 1-12:** 1111X11111X  
(38 Months) 30 60 90 **Amount:** \$43 **Months 13-24:** 1111X113212  
**Date:** 9/17 **Months 25-36:** 1111111111XXX  
**Months 37-48:** 11

TRADES

LENDIFY FIN (F 02G6T001) Account # 131331539101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18  
**Loan Type:** UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2550760 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$6,175 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 030M **Last Payment:** **Closed:** 4/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

SYNCB/TJXDC (B 0235065N) Account # 524366108437 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$880 **Balance:** \$0 **Opened:** 7/16  
**Loan Type:** CREDIT CARD **High Credit:** \$848 **Past Due:** \$0 **Paid:** 7/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/17  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1111

OPORTUNPROG (F 02CX002) Account # 1701172 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** UNSECURED **High Credit:** \$5,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 12/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805789574 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 8/16  
**Loan Type:** CREDIT CARD **High Credit:** \$462 **Past Due:** \$0 **Paid:** 9/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/16  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 11/17  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 1165431 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 5/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1XX11X11  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

OPORTUNPROG (F 02CX002) Account # 917486 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 2/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 753557 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 6/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/28/19	LS FINANCING (FLA2613540 CAL)		
8/17/19	DN RBRTO JW (JLA2010111 CAL)		
8/07/19	APOYO FINANC (FNC6038461 CAL)		
6/24/19	CREDCO (ZCO8256078 CAL)		
6/21/19	LENDIFY FINA (FNC4076411 CAL)		
6/21/19	CAPITAL ONE (BPC3575459 NTL)		
5/11/19	FIFTH THIRD (BCI1780815 DAY)		
5/11/19	JPMCB AUTO (BCP0006508 NTL)		
5/11/19	CREDCO (ZCO8256078 CAL)		
5/11/19	COAF (FPC1246538 NTL)		
2/07/19	KIA OF CERRI (ANX4317457 EAS)		
1/13/19	TD AUTO FINA (FDT4113756 MCH)		
10/13/18	WEST COVINA (ALA8542319 CAL)		
10/08/18	US BANK (BRK0712001 ILM)		
10/08/18	COAF (FPC1246538 NTL)		
10/08/18	CHRYSLER CAP (FDF2864344 SCT)		
10/08/18	JPMCB AUTO (BCP0006508 NTL)		
10/08/18	TD AUTO FINA (FDT4113756 MCH)		
10/06/18	PUENTE HILLS (ALA6358631 CAL)		
3/10/18	DN RBRTO JW (JLA2010111 CAL)		
3/04/18	LENDIFY FINA (FNC4076411 CAL)		
1/24/18	PUENTE HILLS (ALA4128608 CAL)		
1/22/18	COAF (FPC1246538 NTL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
1/16/18	DN RBRTO JWL (JLA2010111 CAL)		

**REPORT SERVICED BY**

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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)