



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/28/19 12:03 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2718
 Name: Romero, Carlos
 Current Address: 12949 N Downey ave
 Downey CA.90242

ROMERO SR, CARLOS HERNAN

Also Known As: ROMEROZAMORA,CARLOS,HERNAN
SSN: 000-00-6501 **Phone:**
Date of Birth: 07/71 **In File Since:** 2/03
 ZAMORA,CARLOS,ROMERO
 ZAMORA,CARLOS,H

Current Address: 12949 DOWNEY AV.
 DOWNEY CA. 90242
Reported 7/15

Previous Address: 5801 E. WASHINGTON BV.
 COMMERCE CA. 90040
Reported 10/11

Previous Address: 8371 TELEGRAPH RD. #56.
 PICO RIVERA CA. 90660

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
CHARLIE MULTISERVICE LOS ANGELES, CA.	LAWYER	9/18		6/19	10/15
TIFFANY & WILLIAMS LAW	ASSISTANT			1/08	1/08

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+529	97 You have too few credit accounts 08 You have either very few loans or too many loans with recent delinquencies 21 No open accounts in your credit file 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:	3	Trades:	4	Inquiries:	14
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Total	4	n/a	n/a	n/a	n/a	n/a	

COLLECTIONS

MIDLAND FUND (Y 36ET009) Account # 8571722929 Account Rating O9B
Original Creditor: SYNCHRONY BANK(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,407 **Opened:** 8/16
Account Type: OPEN **Balance:** \$1,407 **Paid:**
Responsibility: I **Past Due:** \$1,407 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

ERC (Y 26MT002) Account # 209571941 Account Rating O9B
Original Creditor: CHARTER COMMUNICATIONS(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$76 **Opened:** 7/19
Account Type: OPEN **Balance:** \$76 **Paid:**
Responsibility: I **Past Due:** \$76 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

LVNV FUNDING (Y 21T9002) Account # 4447962295922425 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$811 **Opened:** 6/16
Account Type: OPEN **Balance:** \$811 **Paid:**
Responsibility: I **Past Due:** \$811 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

SYNCB/SAMSDC (B 0235061D) Account # 521333121114 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 9/15
Loan Type: CREDIT CARD **High Credit:** \$985 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/16
Update Method: automated

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

SYNCB/TJXDC (B 0235065N) Account # 524366105266 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 7/15
Loan Type: CREDIT CARD **High Credit:** \$962 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/16
Update Method: automated

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

TRADES

CREDITONEBNK (B 054MR013) Account # 444796229592 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 10/15
Loan Type: CREDIT CARD **High Credit:** \$811 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/16
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 334677 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 10/12
Remarks: CLOSED **Charge Off:** **Verified:** 10/12
Update Method: automated
Late Payments (14 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111X11
Amount: **Months 13-24:** X1
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/28/19	LS FINANCING (FLA2613540 CAL)		
9/25/19	LENDIFY FINA (FNC4076411 CAL)		
7/31/19	LENDIFY FINA (FNC4076411 CAL)		
7/15/19	CELTIC/CONT (FNJ1271865 EAS)		
6/27/19	APOYO FINANC (FNC6038461 CAL)		
6/20/19	CAPITAL ONE (BPC3575459 NTL)		
2/14/19	CB INDIGO (BPT4997215 WAS)		
1/30/19	LENDIFY FINA (FNC4076411 CAL)		
1/30/19	AMERICAN EXP (BUT3236957 MWB)		
12/04/17	LENDIFY FINA (FNC4076411 CAL)		
11/28/17	CAP ONE (BPC2699824 NTL)		
10/24/17	LENDIFY FINA (FNC4076411 CAL)		
10/19/17	KIA OF CERRI (ANX4317457 EAS)		
10/03/17	DC/APT OWNER (ZLA8180200 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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