



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/28/19 16:18 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9630
 Name: nolasco, Sergio
 Current Address: 3314 N pleasant av
 Fresno CA.93705

NOLASCO SR, SERGIO A.

Also Known As:

NOLASCOALVAREZ,SERGIO
 ALVAREZ,SERGIO,NOLAZCO

SSN: 000-00-8831
 Date of Birth: 10/76

Phone:

In File Since: 2/99

Current Address:

3314 N. PLEASANT AV.
 FRESNO CA. 93705
 Reported 9/17

Previous Address:

31569 WOLFSKILL AV.
 NUEVO CA. 92567
 Reported 2/08

Previous Address:

521 QUARRY RD.
 AROMAS CA. 95004

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
SCELZI ENTERPRISES FRESNO, CA.	OTHER-NOT LISTED			2/19	2/19
SCELZI INC FRESNO, CA.	WELDER	1/18		6/18	5/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+511	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 72 Too many installment accounts with a delinquent or derogatory payment status 65 Lack of sufficient relevant first mortgage account information SCORECARD: 05

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	1	Trades:	21	Inquiries:	34
Negative Trade Accounts:	10	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	8		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	13	\$2,205	\$500	\$900	\$450	\$100	59%
Installment	8	\$11,174	\$0	\$9,106	\$0	\$442	n/a
Closed w/Balance-		n/a	n/a	\$14,293	\$13,813	\$0	n/a
Total	21	\$13,379	\$500	\$24,299	\$14,263	\$542	

COLLECTIONS

SW CRDT SYS (Y 978M001) Account # 69587730 Account Rating O9B
Original Creditor: COMCAST(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Amount Placed: \$1,215 **Opened:** 2/19
Balance: \$1,215 **Paid:**
Past Due: \$1,215 **Closed:**
Account Type: OPEN **Responsibility:** I **Last Payment:** **Verified:** 9/19
Update Method: automated

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

TRADES

BK OF AMER (B 01597029) Account # 9913 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,700 **Balance:** \$3,196 **Opened:** 10/16
Loan Type: CREDIT CARD **High Credit:** \$3,196 **Past Due:** \$3,196 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated

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

CAPITAL ONE (B 01DTV001) Account # 517805868177 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$690 **Opened:** 11/16
Loan Type: CREDIT CARD **High Credit:** \$690 **Past Due:** \$690 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated

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

CREDITONEBNK (B 054MR013) Account # 444796233931 Account Rating R09
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 12/16
Loan Type: CREDIT CARD **High Credit:** \$1,231 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/19
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/19
Update Method: automated

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

CCHOLDINGS (B 02EDD022) Account # 449311001419 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$1,838 **Opened:** 2/17
Loan Type: CREDIT CARD **High Credit:** \$1,838 **Past Due:** \$1,838 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/19
Update Method: automated

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

TRADES

LENDIFY FIN (F 02G6T001) Account # 101398793101 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$480 **Opened:** 6/18

Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 12/18

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19

Update Method: automated

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

Amount: **Date:**

CB/A&F (C 01BDT001) Account # 80585 Account Rating R09

Type: REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 6/17

Loan Type: CHARGE ACCOUNT **High Credit:** \$587 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/19

Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/19

Update Method: automated

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

Amount: **Date:**

ALLY FINCL (F 0259237L) Account # 85923849871 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,541 **Opened:** 9/15

Loan Type: AUTOMOBILE **High Credit:** \$22,277 **Past Due:** \$7,541 **Paid:**

Responsibility: I **Terms:** 072M **Last Payment:** **Closed:** 11/18

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19

Update Method: automated

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

Amount: **Date:**

KOHL'S/CAPONE (D 012EN005) Account # 639305086521 Account Rating R09

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$548 **Opened:** 4/17

Loan Type: CHARGE ACCOUNT **High Credit:** \$548 **Past Due:** \$548 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/19

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19

Update Method: automated

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

Amount: **Date:**

FST PREMIER (B 041PF045) Account # 517800643125 Account Rating R9P

Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 7/14

Loan Type: CREDIT CARD **High Credit:** \$512 **Past Due:** \$0 **Paid:** 3/19

Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/14

Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 5/19

Update Method: automated

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

Amount: **Date:**

TRADES

DN RBRT0 JWL (J 0956X015) Account # 7086 Account Rating R05
Type: REVOLVING **Credit Limit:** **Balance:** \$900 **Opened:** 7/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,205 **Past Due:** \$450 **Paid:**
Responsibility: I **Terms:** MIN100 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 3 3 2 **Delinquency** **Maximum:** 8/19 (05) **Payment Pattern** **Months 1-12:** 543211111323
(26 Months) 30 60 90 **Amount:** **Months 13-24:** 21111111111X
Date: 8/19 **Months 25-36:** X1

LOBEL FIN (F 098JU001) Account # 646984 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,564 **Opened:** 2/19
Loan Type: AUTOMOBILE **High Credit:** \$8,999 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M293 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

CB/EXPRESS (C 08349001) Account # 46132 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 6/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **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
(26 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11

OPORTUNPROG (F 02CX002) Account # 2773895 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$542 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$2,175 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M149 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

SYNCB/GAP (C 0235058F) Account # 601859540906 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$53 **Past Due:** \$0 **Paid:** 9/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/18
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:

TRADES

SYNCB/BANANA (C 0235056F) Account # 601859153912 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$153 **Past Due:** \$0 **Paid:** 12/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

LENDIFY FIN (F 02G6T001) Account # 124102892101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2177653 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$2,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 4/18
Remarks: CLOSED **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

SYNCB/GAP (C 0235058F) Account # 601859540486 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/17
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

SYNCB/BANANA (C 0235056F) Account # 601859152310 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/17
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1925237 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 5/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1347204 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 1/16
Remarks: CLOSED **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/28/19	LS FINANCING (FLA2613540 CAL)		
9/19/19	CHECKINTOCAS (FTN5677944 SCT)		
6/01/19	DN RBRTO JWJ (JLA2010111 CAL)		
11/02/18	CHECK INTO C (FTN5147441 SCT)		
10/15/18	SYNCB/LOWES (NNY2120170 EAS)		
10/10/18	DN RBRTO JWJ (JLA2010111 CAL)		
8/03/18	CREDCO (ZCO8256078 CAL)		
7/27/18	LENDIFY FINA (FNC4076411 CAL)		
7/16/18	COAF (FPC1246538 NTL)		
7/08/18	PRESTIGE FIN (FUT2467142 MWB)		
7/08/18	LITHIA HYUND (ACH6998475 CHI)		
7/08/18	REGIONAL ACC (BNC2081415 FLA)		
7/07/18	MICHAEL AUTO (AFR0001527 CAL)		
7/05/18	LITHIA FORD (ACH0208288 CHI)		
6/15/18	APOYO FINANC (FNC6038461 CAL)		
6/11/18	SINCLAIR OIL (OUT2450002 MWB)		
6/10/18	LENDIFY FINA (FNC4076411 CAL)		
6/10/18	SYNCB/LOWES (NNY2120170 EAS)		
6/10/18	SYNCB/PPMC (NNY2135844 EAS)		
5/29/18	REGIONAL ACC (BNC2081415 FLA)		
5/29/18	AMERICREDIT (FDF0027016 SCT)		
5/22/18	COAF (FPC1246538 NTL)		
5/19/18	HCA (FLA2816123 CAL)		
5/19/18	LITHIS NISSA (ACH0208493 CHI)		
5/17/18	CHRYSLER CAP (FDF2864344 SCT)		
5/17/18	CREDCO (ZCO8256078 CAL)		
5/14/18	LITHIA HYUND (ACH6998475 CHI)		
5/13/18	LITHIA HYUND (ACH6998475 CHI)		
2/18/18	SYNCB/BANANA (NNY4215599 EAS)		
1/31/18	SYNCB/LOWES (NNY2120170 EAS)		
1/29/18	SYNCB/PPMC (NNY2135844 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
1/27/18	SYNCB/JCP (NNY1212672 EAS)		
12/06/17	SYNCB/WALMRT (NNY1212732 EAS)		
11/12/17	SYNCB/PPMC (NNY2135844 EAS)		

REPORT SERVICED BY

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