



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/29/19 00:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0814
 Name: banuelos, victor
 Current Address: 10110 N estanford Ave
 South Gate CA.90280

BANUELOSRODRIGUEZ , VICTOR

Also Known As: BANUELOS,VICTOR
 SSN: 000-00-0656
 Date of Birth: 06/73
 Phone:
 In File Since: 4/09

Current Address:
 10110 STANFORD AV.
 SOUTH GATE CA. 90280
 Reported 3/09

EMPLOYMENT

SPECIAL OF DEBURRING TITANIUM
 Position: OPERADOR
 Start:
 End:
 In File Since: 12/13
 Effective: 12/13

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+683	12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 63 Lack of sufficient relevant real estate account information 32 Balances on bankcard or revolving accounts too high compared to credit limits SCORECARD: 10 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:	13	Inquiries:	5
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
Revolving	4	\$2,075	\$3,179	\$1,752	\$0	\$81	45%
Installment	9	\$9,590	\$0	\$8,718	\$0	\$452	n/a
Total	13	\$11,665	\$3,179	\$10,470	\$0	\$533	

TRADES

CURACAO (H 083UH001) Account # 534616 Account Rating R01
Type: REVOLVING **Credit Limit:** \$429 **Balance:** \$0 **Opened:** 12/13
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**
 (41 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111
Date: **Months 13-24:** 11111111X111
Months 25-36: 111111111111
Months 37-48: 11111

CAPITAL ONE (B 01DTV001) Account # 400344936676 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$961 **Opened:** 7/16
Loan Type: CREDIT CARD **High Credit:** \$1,003 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (37 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1

CBNA (B 0292F031) Account # 426938010596 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$76 **Opened:** 9/17
Loan Type: CREDIT CARD **High Credit:** \$313 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (24 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111

CAPITAL ONE (B 01DTV001) Account # 400344787331 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$715 **Opened:** 12/15
Loan Type: CREDIT CARD **High Credit:** \$759 **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**
 (44 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111111

LENDIFY FIN (F 02G6T001) Account # 101026238104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,466 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M134 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 3216577 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,252 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$8,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 040M318 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111
(07 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101026238103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **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:** 1111X11111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2346632 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
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:

LENDIFY FIN (F 02G6T001) Account # 101026238102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XXXXX11111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1556241 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 8/17
Remarks: CLOSED **Charge Off:** **Verified:** 8/17
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:

TRADES

CURACAO (H 083UH001) Account # 5346168200 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: INSTALLMENT SALES **High Credit:** \$524 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Remarks: **Update Method:** automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunProg (F 02CXy002) Account # 1127349 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15
Loan Type: UNSECURED **High Credit:** \$2,775 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 1/16
Remarks: CLOSED **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments (11 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1XX11X1111
Amount:
Date:

OportunProg (F 02CXy002) Account # 900224 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: UNSECURED **High Credit:** \$735 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 12/14
Remarks: CLOSED **Charge Off:** **Verified:** 12/14
Update Method: automated
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/29/19	LS FINANCING (FLA2613540 CAL)		
9/16/19	LENDIFY FINA (FNC4076411 CAL)		
6/17/19	LENDIFY FINA (FNC4076411 CAL)		
12/13/18	Oportun/Prog (FNC3435243 CAL)		
8/31/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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