



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/29/19 01:02 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9824
 Name: Aguilar, Luis
 Current Address: 2500 N Fair oaks Blvd 10
 Sacramento CA.95825

AGUILAR , LUIS ALONSO

Also Known As: AGUILARAVELAR,LUIS,ALONSO AGUILAR,LUIZ
SSN: 000-00-0000
Date of Birth: 02/73
Phone:
In File Since: 5/08

Current Address:
 2500 FAIR OAKS BV. #10.
 SACRAMENTO CA. 95825
 Reported 10/08

Previous Address:
 2237 FAIR OAKS BV. #A.
 SACRAMENTO CA. 95825
 Reported 7/10

Previous Address:
 2502 FAIR OAKS BV. #32.
 SACRAMENTO CA. 95825

EMPLOYMENT

SAVE ON CLENAERS **Position:** CLEANER **Start:** 1/11 **In File Since:** 8/19
End: **Effective:** 1/19

ALERTS AND SPECIAL MESSAGES

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

SCORING

| Type | Score | Explanation |
|--------------|-------|---|
| VANTAGESCOR3 | +661 | 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 30 Too few of your bankcard or other revolving accounts have high 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: 12 | Inquiries: 6 | | | | |
|-----------------------------------|--|--|---------------------|-----------------|------------|----------------|-----------|
| 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 | \$336 | \$300 | \$255 | \$0 | \$25 | 15% |
| Installment | 8 | \$12,534 | \$0 | \$11,149 | \$0 | \$1,073 | n/a |
| Total | 12 | \$12,870 | \$300 | \$11,404 | \$0 | \$1,098 | |

TRADES

CREDITONEBNK (B 054MR013) Account # 444796243300 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$255 **Opened:** 10/18
Loan Type: CREDIT CARD **High Credit:** \$336 **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** **Months 1-12:** 1111111111
 (10 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47367639 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,435 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$3,435 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M575 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
 (01 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SAC4463 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,136 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$5,024 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M300 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2881922 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,578 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M198 **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
 (12 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SAC3876 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 8/19
Remarks: CLOSED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (07 Months) 30 60 90 **Amount:**
Date:

TRADES

| | | | | | |
|---|------------------------------|------------------------|------------------------|-----------------------------------|-----------------------------------|
| CREDITONEBNK (B 054MR013) | | Account # 444796229357 | | Account Rating R01 | |
| Type: REVOLVING | Credit Limit: \$450 | Balance: \$0 | Opened: 9/15 | | |
| Loan Type: CREDIT CARD | High Credit: \$120 | Past Due: \$0 | Paid: 6/16 | | |
| Responsibility: I | Terms: | Last Payment: | Closed: 8/16 | | |
| Remarks: ACCOUNT CLOSED BY CONSUMER | | Charge Off: | Verified: 10/18 | | |
| Late Payments (36 Months) | 0 0 0 30 60 90 | Delinquency | Maximum: | Payment Pattern | Update Method: automated |
| | | | Amount: | Months 1-12: 111111111111 | Months 13-24: 111111111111 |
| | | | Date: | Months 25-36: 111111111111 | |
| OportunPROG (F 02CX002) | | Account # 1889089 | | Account Rating I01 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$0 | Opened: 9/16 | | |
| Loan Type: UNSECURED | High Credit: \$3,575 | Past Due: \$0 | Paid: | | |
| Responsibility: I | Terms: 029M | Last Payment: | Closed: 7/18 | | |
| Remarks: ACCOUNT CLOSED DUE TO REFINANCE | | Charge Off: | Verified: 7/18 | | |
| Late Payments (21 Months) | 0 0 0 30 60 90 | Delinquency | Maximum: | Payment Pattern | Update Method: automated |
| | | | Amount: | Months 1-12: 111111111111 | Months 13-24: 1111111111 |
| | | | Date: | | |
| CAPITAL ONE (B 01DTV001) | | Account # 400344866165 | | Account Rating R01 | |
| Type: REVOLVING | Credit Limit: \$7,000 | Balance: \$0 | Opened: 12/15 | | |
| Loan Type: CREDIT CARD | High Credit: \$1,695 | Past Due: \$0 | Paid: 9/17 | | |
| Responsibility: I | Terms: | Last Payment: | Closed: 9/17 | | |
| Remarks: ACCOUNT CLOSED BY CONSUMER | | Charge Off: | Verified: 10/17 | | |
| Late Payments (21 Months) | 0 0 0 30 60 90 | Delinquency | Maximum: | Payment Pattern | Update Method: automated |
| | | | Amount: | Months 1-12: 111111111111 | Months 13-24: 1111111111 |
| | | | Date: | | |
| OportunPROG (F 02CX002) | | Account # 1657919 | | Account Rating I01 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$0 | Opened: 4/16 | | |
| Loan Type: UNSECURED | High Credit: \$1,975 | Past Due: \$0 | Paid: | | |
| Responsibility: I | Terms: 019M | Last Payment: | Closed: 9/16 | | |
| Remarks: CLOSED | | Charge Off: | Verified: 9/16 | | |
| Late Payments (04 Months) | 0 0 0 30 60 90 | Delinquency | Maximum: | Payment Pattern | Update Method: automated |
| | | | Amount: | Months 1-12: 1111 | |
| | | | Date: | | |
| OportunPROG (F 02CX002) | | Account # 967146 | | Account Rating I01 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$0 | Opened: 8/14 | | |
| Loan Type: UNSECURED | High Credit: \$4,375 | Past Due: \$0 | Paid: | | |
| Responsibility: I | Terms: 032M | Last Payment: | Closed: 2/16 | | |
| Remarks: CLOSED | | Charge Off: | Verified: 2/16 | | |
| Late Payments (17 Months) | 0 0 0 30 60 90 | Delinquency | Maximum: | Payment Pattern | Update Method: automated |
| | | | Amount: | Months 1-12: X1XX11X11XX1 | Months 13-24: 11111 |
| | | | Date: | | |

TRADES

OPORTUNPROG (F 02CX002) Account # 684607 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/13
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 8/14
Remarks: CLOSED **Charge Off:** **Verified:** 8/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX111111111
(12 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805724735 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 5/08
Loan Type: CREDIT CARD **High Credit:** \$1,466 **Past Due:** \$0 **Paid:** 8/13
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/13
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 9/29/19 | LS FINANCING (FLA2613540 CAL) | | |
| 8/10/19 | APOYO FINANC (FNC6038461 CAL) | | |
| 7/29/19 | CHECKNGO/AXF (FCI1430459 DAY) | | |
| 7/15/19 | WF PLL (BDM0090140 ILM) | | |
| 1/11/19 | APOYO FINANC (FNC6038461 CAL) | | |
| 11/08/18 | CAP ONE (BPC2699824 NTL) | | |

REPORT SERVICED BY

TRANSUNION
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