



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/29/19 16:33 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0474  
 Name: Garcia , Librado  
 Current Address: 1225 22 Nd St  
 Santa Ana CA.92706

### GARCIA , LIBRADO

**Also Known As:** GARCIA GARCIA, LIBRADO  
**SSN:** 000-00-1988  
**Date of Birth:** 07/88  
**Phone:**  
**In File Since:** 3/17

**Current Address:**  
 1225 W. 22ND ST.  
 SANTA ANA CA. 92706  
 Reported 7/18  
**Previous Address:**  
 120 S. GRAND AV. #40.  
 ANAHEIM CA. 92804  
 Reported 3/17

### EMPLOYMENT

**PREMIER KITCHEN BATH PL**  
**Position:**  
**Start:**  
**End:**  
**In File Since:** 3/19  
**Effective:** 3/19

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

**Type**  
**VANTAGESCOR3**  
**Score**  
**+538**  
**Explanation**  
 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  
 07 You have too many delinquent or derogatory accounts  
 76 You have insufficient credit history on installment loans  
 SCORECARD: 06  
 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:** 4  
**Inquiries:** 13

**Negative Trade Accounts:** 2  
**Trade Accounts with Any Historical Negatives:** 0  
**Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	1	\$526	\$400	\$526	\$51	\$27	0%
<b>Installment</b>	3	\$21,620	\$0	\$21,456	\$0	\$504	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$3,335	\$0	\$0	n/a
<b>Total</b>	<b>4</b>	<b>\$22,146</b>	<b>\$400</b>	<b>\$25,317</b>	<b>\$51</b>	<b>\$531</b>	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131314126102 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,335 **Opened:** 6/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 2/19  
**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:**

CCB/CHLDPLCE (C 01NZ8328) Account # 578097110635 Account Rating R02  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$526 **Opened:** 7/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$526 **Past Due:** \$51 **Paid:**  
**Responsibility:** A **Terms:** MIN27 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** (25 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
**Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1

WESTLAKE FIN (F 01T9Q001) Account # 11091965 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$21,456 **Opened:** 3/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$21,620 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M504 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
**Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131314126101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 6/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/18  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/29/19	LS FINANCING (FLA2613540 CAL)		
3/30/19	JP MOTORS (ALA7699643 CAL)		
3/26/19	GARDEN GROVE (ACH2613332 CHI)		
3/26/19	SIMPSON CHEV (ACH3955113 CHI)		
3/10/19	GARDEN GROVE (ACH2613332 CHI)		
3/04/19	BUENA PARK N (ALA7201238 CAL)		
11/05/18	CREDCO (ZCO8256078 CAL)		
6/01/18	LENDIFY FINA (FNC4076411 CAL)		
2/01/18	LENDIFY FINA (FNC4076411 CAL)		
11/18/17	ACRANET-147 (ZVN1214001 CAL)		
11/05/17	SYNCB/WALMRT (NNY1212732 EAS)		
11/02/17	CAP ONE (BPC2699824 NTL)		
11/02/17	SYNCB/WALMRT (NNY1212732 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)