



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/01/19 10:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3274
 Name: garcia, itzcohuatl
 Current Address: 5732 fostoria Blvd apt # b
 bell gardens CA.90201

GARCIA , ITZCOHUATL

Also Known As:

GARCIACORONA,ITZCOHUATL
 CORONAGARCIA,ITZCOHUATL

SSN: 000-00-7849
Date of Birth: 10/80

Phone:

In File Since: 9/07

Current Address:

5122 CORONA AV.
 MAYWOOD CA. 90270
 Reported 9/07

Previous Address:

5732 FOSTORIA ST. #B.
 BELL GARDENS CA. 90201
 Reported 10/17

Previous Address:

4024 E. 58TH ST. #A.
 MAYWOOD CA. 90270

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

Score

Explanation

VANTAGESCOR3

+507

21 No open accounts in your credit file
 12 The date that you opened your oldest account is too recent
 95 You have too many collection agency accounts that are unpaid
 05 Too many of the delinquencies on your accounts are recent
 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:** 3 **Trades:** 7 **Inquiries:** 6

Negative Trade Accounts: 4 **Trade Accounts with Any Historical Negatives:** 0 **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$302	\$300	\$0	\$0	\$0	100%
Closed w/Balance-		n/a	n/a	\$4,754	\$4,754	\$0	n/a
Total	7	\$302	\$300	\$4,754	\$4,754	\$0	

COLLECTIONS

I C SYSTEM (Y 2834001)	Account # 57272321	Account Rating O9B
Original Creditor: ATT WIRELINE(utilities)	Remarks: PLACED FOR COLLECTION	Opened: 10/15
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

PORTFOLIO RC (Y 1KSE003)	Account # 5218531010561083	Account Rating O9B
Original Creditor: GE CAPITAL RETAIL BANK(banking)	Remarks: PLACED FOR COLLECTION	Opened: 5/14
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

PORTFOLIO RC (Y 1KSE003)	Account # 5206120122371187	Account Rating O9B
Original Creditor: HSBC BANK NEVADA N A(banking)	Remarks: DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES	Opened: 4/15
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

OPORTUNPROG (F 02CX002)	Account # 2306226	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$3,693
Loan Type: UNSECURED	High Credit: \$3,074	Past Due: \$3,693
Responsibility: I	Terms: 032M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Updated: 8/19
		Update Method: automated
Late Payments	Delinquency	Payment Pattern
(Months) 30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

RSHK/CBNA (H 01265004)	Account # 603536523427	Account Rating R09
Type: REVOLVING	Credit Limit: \$550	Balance: \$1,061
Loan Type: CHARGE ACCOUNT	High Credit: \$1,061	Past Due: \$1,061
Responsibility: I	Terms:	Last Payment:
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:
		Updated: 8/18
		Update Method: automated
Late Payments	Delinquency	Payment Pattern
(Months) 30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

TRADES

SYNCB/PPMC (B 0235061Z) Account # 521853101056 Account Rating R09

Type: REVOLVING **Credit Limit:** \$5,210 **Balance:** \$0 **Opened:** 8/10

Loan Type: CREDIT CARD **High Credit:** \$5,095 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/13

Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/14

Update Method: automated

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

Amount: **Date:**

DEARDENS (H 06471003) Account # 552505 Account Rating I05

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/07

Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$1,943 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 012X **Last Payment:** **Closed:** 1/14

Remarks: CLOSED **Charge Off:** **Verified:** 1/14

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** 1/14 (05) **Payment Pattern** **Months 1-12:**

Amount: **Date:** 1/14

OportunPROG (F 02CX002) Account # 2151886 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17

Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 7/17

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/17

Update Method: automated

Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:** 11

PRFRD CUS AC (H 021GJ523) Account # 577442168035 Account Rating R01

Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$0 **Opened:** 9/08

Loan Type: CHARGE ACCOUNT **High Credit:** \$2,400 **Past Due:** \$0 **Paid:** 10/10

Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/12

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/12

Update Method: automated

Late Payments (46 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111

Amount: **Date:** **Months 13-24:** 111111111111

Months 25-36: 111111111X11

Months 37-48: 1111111111

CAPITAL ONE (B 01DTV205) Account # 520612019636 Account Rating R01

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/09

Loan Type: CREDIT CARD **High Credit:** \$302 **Past Due:** \$0 **Paid:** 2/12

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 4/12

Update Method: automated

Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111

Amount: **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/19	LS FINANCING (FLA2613540 CAL)		
9/09/19	AUTOMTV CRDT (FDT0200248 MCH)		
4/27/19	ACE CASH EXP (FHO5134479 SCT)		
4/13/19	ACE CASH EXP (FHO5134479 SCT)		
4/07/19	CREDCO (ZCO8256078 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
4/07/19	CENTRAL FORD (ALA2801553 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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