



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

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2721
 Name: Morales , Francisco
 Current Address: 1919 Anaheim ave 8
 Costa Mesa CA.92627

MORALES , FRANCISCO

Also Known As: MORALESBENAVIDES,FRANCISCO, JA
SSN: 000-00-2160 **Phone:** **In File Since:** 3/18
Date of Birth: 02/94
 MORALES,FRANCISCO,J

Current Address: 1919 ANAHEIM AV. #8.
 COSTA MESA CA. 92627
Reported 10/18
Previous Address: 571 JOANN ST. #1.
 COSTA MESA CA. 92627
Reported 3/18

EMPLOYMENT

MADE THAI KITCHEN **Position:** KITCHEN **Start:** **In File Since:** 7/18
End: **Effective:** 7/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+624	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: 4	Inquiries: 10				
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	2	\$1,047	\$1,050	\$815	\$0	\$55	22%
Installment	2	\$848	\$0	\$211	\$0	\$98	n/a
Total	4	\$1,895	\$1,050	\$1,026	\$0	\$153	

TRADES

CREDITONEBNK (B 054MR013) Account # 444796245447 Account Rating R01
Type: REVOLVING **Credit Limit:** \$550 **Balance:** \$318 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$547 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805913003 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$497 **Opened:** 1/19
Loan Type: CREDIT CARD **High Credit:** \$500 **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:** 1111111
 (07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3124882 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$211 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M98 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111111
 (08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2814311 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$642 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 11/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/19	LS FINANCING (FLA2613540 CAL)		
9/17/19	LENDIFY FINA (FNC4076411 CAL)		
9/17/19	APOYO FINANC (FNC6038461 CAL)		
7/26/19	CAPITAL ONE (BPC3575459 NTL)		
7/25/19	CAPITAL ONE (BPC3575459 NTL)		
5/30/19	LS FINANCING (FLA2613540 CAL)		
1/12/19	CAP ONE (BPC2699824 NTL)		
7/14/18	WF CRD SVC (BDM6006032 ILM)		
5/29/18	OPORTUN/PROG (FNC3435243 CAL)		
3/22/18	VERIZON WIRE (ULA7577611 CAL)		

REPORT SERVICED BY

TRANSUNION
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