



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/01/19 16:39 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2611
 Name: Martinez , Ignacio
 Current Address: 2068 S Pamela St
 Oxnard CA.93036

ALVARADOMARTINEZ , IGNACIO

Also Known As: ALVARADO,IGNACIO,M
SSN: 000-00-9813
Date of Birth: 07/88
Phone:
In File Since: 5/15

Current Address:
 2068 PAMELA ST.
 OXNARD CA. 93036
 Reported 8/18

Previous Address:
 37 ARMINGTON DR.
 PITTSBURG CA. 94565
 Reported 3/16

Previous Address:
 1844 ROBIN LN. #7.
 CONCORD CA. 94520

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MATT GARNER LANDSCAP	LABOR			1/17	2/17
AVELAR ENTERPRISES	WAITER			9/15	10/15

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+628	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 04 The balances on your accounts are too high compared to loan amounts 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:	4
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$1,569	\$1,500	\$1,346	\$0	\$42	10%
Installment	3	\$7,134	\$0	\$2,692	\$0	\$320	n/a
Total	4	\$8,703	\$1,500	\$4,038	\$0	\$362	

TRADES

BK OF AMER (B 01597029) Account # 6408 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,346 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$1,569 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN42 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(13 Months) 30 60 90 **Amount:** **Months 1-12:** 111111211111
Date: **Months 13-24:** 1

LENDIFY FIN (F 02G6T001) Account # 184669754101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,223 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M155 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

RDLPH INC (F 01Q48001) Account # 20034572 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$469 **Opened:** 11/16
Loan Type: AUTOMOBILE **High Credit:** \$4,634 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M165 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(31 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111111

RDLPH INC (F 01Q48001) Account # 20031683 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: AUTOMOBILE **High Credit:** \$11,544 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 11/16
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/19	LS FINANCING (FLA2613540 CAL)		
4/21/19	LENDIFY FINA (FNC4076411 CAL)		
7/27/18	BK OF AMER (BPH3346328 EAS)		
7/27/18	BK OF AMER (BNC2428053 FLA)		

REPORT SERVICED BY

TRANSUNION
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