



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/01/19 18:11 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5106
 Name: Hernandez, Refugio
 Current Address: 6060 Pony express trll
 Bullock pines CA.95726

HERNANDEZ , REFUGIO

Also Known As:

REYES,REFUGIO

SSN: 000-00-4013

Date of Birth: 09/77

Phone:

In File Since: 2/05

Current Address:

6060 PONY EXPRESS TR.
 POLLOCK PINES CA. 95726
 Reported 12/17

Previous Address:

571 PO BOX 571
 EL DORADO CA. 95623
 Reported 9/05

Previous Address:

3218 EASTVIEW DR.
 SHINGLE SPRINGS CA. 95682

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+550

Explanation

- 12 The date that you opened your oldest account is too recent
 - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 - 63 Lack of sufficient relevant real estate account information
 - 04 The balances on your accounts are too high compared to loan amounts
- SCORECARD: 08
 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:** 1 **Trades:** 4 **Inquiries:** 5

Negative Trade Accounts: 1 **Trade Accounts with Any Historical Negatives:** 0 **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$3,548	\$4,075	\$2,525	\$276	\$138	38%
Installment	1	\$12,138	\$0	\$11,205	\$0	\$231	n/a
Total	4	\$15,686	\$4,075	\$13,730	\$276	\$369	

COLLECTIONS

ERC (Y 26MT002) Account # 140801818 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$675 **Opened:** 12/15
Account Type: OPEN **Balance:** \$675 **Paid:**
Responsibility: I **Past Due:** \$675 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

HC ROYA (F 02919003) Account # 2162 Account Rating R02
Type: REVOLVING **Credit Limit:** \$3,275 **Balance:** \$2,525 **Opened:** 10/18
Loan Type: INSTALLMENT SALES **High Credit:** \$2,857 **Past Due:** \$276 **Paid:**
Contract **Terms:** MIN138 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 8/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111
Date:

TARGET/TD (D 06476007) Account # 585975213537 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/18
Loan Type: CREDIT CARD **High Credit:** \$186 **Past Due:** \$0 **Paid:** 6/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111
Date:

CAPITAL ONE (B 01DTV001) Account # 517805807457 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 11/17
Loan Type: CREDIT CARD **High Credit:** \$505 **Past Due:** \$0 **Paid:** 9/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(21 Months) 30 60 90 **Amount:** **Months 1-12:** 1X11111111111
Date: **Months 13-24:** 111111111

SCHOOLS FIN (Q 0592M003) Account # 313949720001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$11,205 **Opened:** 2/19
Loan Type: AUTOMOBILE **High Credit:** \$12,138 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M231 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/19	LS FINANCING (FLA2613540 CAL)		
2/12/19	SAFE CU (QST4620141 CAL)		
10/19/18	HY CITE INC (FMD0001177 WIS)		
2/04/18	SYNCB/AEIVISA (BNY3293320 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/31/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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