



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/03/19 10:48 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5321
 Name: gomez, fernando
 Current Address: 14710 E bhythe St 42
 panorama CA.91402

GOMEZ , FERNANDO

Also Known As: GOMEZGOMEZ,FERNANDO
SSN: 000-00-9971
Date of Birth: 10/83
Phone:
In File Since: 3/13

Current Address:
 14710 BLYTHE ST. #42.
 PANORAMA CITY CA. 91402
 Reported 5/17

Previous Address:
 12833 PAXTON ST.
 PACOIMA CA. 91331
 Reported 2/13

EMPLOYMENT

| Employer | Position | Start | End | In File Since | Effective |
|---------------------|------------------|-------|-----|---------------|-----------|
| METAL PRO | EMPLOYEE | 1/17 | | 8/19 | 11/18 |
| ESPANA FABRICATIONS | MACHINE OPERATOR | | | 2/13 | 3/13 |

ALERTS AND SPECIAL MESSAGES

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

SCORING

| Type | Score | Explanation |
|--------------|-------|--|
| VANTAGESCOR3 | +578 | 12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 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: | 8 | Inquiries: | 15 |
|--------------------------|----------|---|--------------|-------------------------------------|--------------|--------------|-----------|
| Negative Trade Accounts: | 2 | Trade Accounts with Any Historical Negatives: | 3 | Occurrence of Historical Negatives: | 27 | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Installment | 7 | \$22,922 | \$0 | \$22,114 | \$0 | \$715 | n/a |
| Closed w/Balance- | | n/a | n/a | \$1,364 | \$442 | \$38 | n/a |
| Total | 8 | \$22,922 | \$0 | \$23,478 | \$442 | \$753 | |

TRADES

BK OF AMER (B 01597029) Account # 7799 Account Rating R05
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,364 **Opened:** 4/17
Loan Type: CREDIT CARD **High Credit:** \$1,364 **Past Due:** \$442 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:** 5/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 3 1 3 **Delinquency** **Maximum:** 7/19 (05) **Payment Pattern**
 (28 Months) 30 60 90 **Amount:** \$293 **Months 1-12:** 554321211111
Date: 7/19 **Months 13-24:** 111111121111
Months 25-36: 1111

DEARDENS (H 06471003) Account # 1063753 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15
Loan Type: INSTALLMENT SALES **High Credit:** \$1,145 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 015X **Last Payment:** **Closed:** 1/16
Responsibility: I **Charge Off:** **Verified:** 1/16
Remarks: CLOSED **Update Method:** automated
Late Payments 1 1 2 **Delinquency** **Maximum:** 12/15 (05) **Payment Pattern**
 (12 Months) 30 60 90 **Amount:** \$278 **Months 1-12:** 543211111111
Date: 12/15

OPORTUNPROG (F 02CX002) Account # 3654015 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$581 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$636 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M77 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101710866101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$340 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M99 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

EXETER FIN (F 02BBG001) Account # 68068192440131001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$21,193 **Opened:** 11/18
Loan Type: AUTOMOBILE **High Credit:** \$21,786 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M539 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 3508487 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/19
Remarks: CLOSED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3302249 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

MODERN FINAN (F 0571J004) Account # 10241968 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: AUTOMOBILE **High Credit:** \$16,068 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 052M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 14 2 0 **Delinquency** **Maximum:** 11/14 (03) **Payment Pattern** **Months 1-12:** 321111122111
(40 Months) 30 60 90 **Amount:** **Months 13-24:** 112122322222
Date: 11/14 **Months 25-36:** 221111121111
Months 37-48: 1111

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 10/03/19 | LS FINANCING (FLA2613540 CAL) | | |
| 9/28/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 8/29/19 | APOYO FINANC (FNC6038461 CAL) | | |
| 8/24/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 7/15/19 | NISSAN OF VA (ALA4634458 CAL) | | |
| 6/25/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 6/08/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 1/31/19 | APOYO FINANC (FNC6038461 CAL) | | |
| 1/26/19 | OPORTUN/PROG (FNC3435243 CAL) | | |
| 11/04/18 | REGIONAL ACC (BNC2081415 FLA) | | |
| 11/04/18 | FLAGSHIP CRE (FPH3355120 EAS) | | |
| 11/04/18 | AMERICREDIT (FDF0027016 SCT) | | |
| 11/04/18 | COAF (FPC1246538 NTL) | | |
| 11/04/18 | EXETER FIN (FDF1654822 SCT) | | |
| 11/04/18 | INFINITI OF (ALA8327379 CAL) | | |

REPORT SERVICED BY

TRANSUNION
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P.O. BOX 1000, CHESTER, PA 19022
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