



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/03/19 10:51 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3151
 Name: Torres, Roberto
 Current Address: 1109 W 165th Place A
 Gardena CA.90247

TORRES , ROBERTO

Also Known As: TORRESTRUJILLO,ROBERTO
SSN: 000-00-1073
Date of Birth: 12/73
Phone:
In File Since: 11/18

Current Address:
 3977 S. VAN NESS AV.
 LOS ANGELES CA. 90062
 Reported 10/18

Previous Address:
 1109 W. 165TH PL. #A.
 GARDENA CA. 90247
 Reported 5/19

Previous Address:
 166095 DONVER AV.
 GARDENA CA. 90248

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+496	97 You have too few credit accounts 15 Newest delinquent or derogatory payment status on your accounts is too recent 08 You have either very few loans or too many loans with recent delinquencies 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 03 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: 2	Inquiries: 5				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 3					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	2	\$13,985	\$0	\$13,730	\$0	\$454	n/a
Total	2	\$13,985	\$0	\$13,730	\$0	\$454	

TRADES

LENDIFY FIN (F 02G6T001) Account # 102179659101 Account Rating I04
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,167 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M133 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 8/19 (04) **Payment Pattern** **Months 1-12:** 321111X111
(10 Months) 30 60 90 **Amount:**
Date: 8/19

WESTLAKE FIN (F 01T9Q001) Account # 10554661 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$12,563 **Opened:** 12/18
Loan Type: AUTOMOBILE **High Credit:** \$12,585 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 066M321 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 12111111
(08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/03/19	LS FINANCING (FLA2613540 CAL)		
9/15/19	APOYO FINANC (FNC6038461 CAL)		
5/18/19	BK OF AMER (BPH3346328 EAS)		
12/03/18	KIA OF CARSO (ALA3726191 CAL)		
12/02/18	CARWORLD (ALA9671749 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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