



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/04/19 11:07 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9487
 Name: Ruiz, Vicente
 Current Address: 1970 SE Latham st St 73
 Mountain CA.94040

RUIZ , VICENTE R.

Also Known As: LEON,VICENTE,R
SSN: 000-00-8912
Date of Birth: 06/72
Phone:
In File Since: 11/95

Current Address:
 1970 LATHAM ST. #73.
 MOUNTAIN VIEW CA. 94040
Reported 10/08

Previous Address:
 2040 CALIFORNIA ST. #5.
 MOUNTAIN VIEW CA. 94040
Reported 8/06

Previous Address:
 3 OAK CT.
 SUNNYVALE CA. 94086

EMPLOYMENT

MIRIE CALLENDES 34 SUNNYVALE, CA.	Position: EMPLOYEE	Start: 1/12 End:	In File Since: 3/19 Effective: 4/15
MARIO CALLENDERS SUNNYVALE, CA.	Position: COCINERO	Start: 1/12 End:	In File Since: 3/15 Effective:

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+563	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 07 You have too many delinquent or derogatory accounts 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: 2	Trades: 18	Inquiries: 5
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 20	

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	15	\$14,020	\$0	\$6,570	\$161	\$524	n/a
Closed w/Balance-		n/a	n/a	\$4,105	\$4,105	\$0	n/a
Total	18	\$14,020	\$0	\$10,675	\$4,266	\$524	

COLLECTIONS

<p>CR BUR USA (Y 1749001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 5451341</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$176</p> <p>Balance: \$176</p> <p>Past Due: \$176</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 1/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>LVNV FUNDING (Y 21T9002)</p> <p>Original Creditor: CREDIT ONE BANK N A(financial)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 4447962313654257</p> <p>Remarks: SETTLED?LESS THAN FULL BALANCE</p>	<p>Amount Placed: \$541</p> <p>Balance: \$0</p> <p>Past Due: \$0</p> <p>Last Payment:</p>	<p>Account Rating O9P</p> <p>Opened: 5/17</p> <p>Paid: 7/19</p> <p>Closed: 7/19</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

<p>ONEMAIN (F 02FRQ001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: SECURED</p> <p>Responsibility: I</p> <p>Remarks: UNPAID BALANCE CHARGED OFF</p>	<p>Account # 6153219029978054</p> <p>Credit Limit:</p> <p>High Credit: \$6,113</p> <p>Terms: 048M</p>	<p>Balance: \$4,105</p> <p>Past Due: \$4,105</p> <p>Last Payment:</p> <p>Charge Off:</p>	<p>Account Rating I09</p> <p>Opened: 6/15</p> <p>Paid:</p> <p>Closed: 2/18</p> <p>Verified: 8/19</p> <p>Update Method: automated</p>
<p>Late Payments (Months) 30 60 90</p>	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12:
<p>CREDITONEBANK (B 054MR013)</p> <p>Type: REVOLVING</p> <p>Loan Type: CREDIT CARD</p> <p>Responsibility: I</p> <p>Remarks: PURCHASED BY ANOTHER LENDER</p>	<p>Account # 444796231365</p> <p>Credit Limit: \$300</p> <p>High Credit: \$541</p> <p>Terms:</p>	<p>Balance: \$0</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>	<p>Account Rating R09</p> <p>Opened: 5/16</p> <p>Paid:</p> <p>Closed: 1/17</p> <p>Verified: 6/17</p> <p>Update Method: automated</p>
<p>Late Payments (Months) 30 60 90</p>	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12:
<p>APOYO FINANC (F 02BZ2001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: UNSECURED</p> <p>Responsibility: I</p> <p>Remarks:</p>	<p>Account # SJ5179</p> <p>Credit Limit:</p> <p>High Credit: \$3,445</p> <p>Terms: 042M148</p>	<p>Balance: \$437</p> <p>Past Due: \$161</p> <p>Last Payment:</p> <p>Charge Off:</p>	<p>Account Rating I05</p> <p>Opened: 11/15</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 8/19</p> <p>Update Method: automated</p>
<p>Late Payments (45 Months) 7 5 7 30 60 90</p>	Delinquency	Maximum: 4/19 (05) Amount: \$743 Date: 4/19	Payment Pattern Months 1-12: 445543211111 Months 13-24: 111112432112 Months 25-36: 433321111121 Months 37-48: 112111111

TRADES

OPORTUNPROG (F 02CX002) Account # 3083648 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,922 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M184 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 2X11111111
(10 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101585638102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,211 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M192 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101585638101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **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:** 111X1
(05 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 400344945259 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 10/14
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111

OPORTUNPROG (F 02CX002) Account # 1565271 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$2,821 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

TRADES

SYNCB/JCP (D 0235058D) Account # 600889535359 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 5/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

OportunPROG (F 02CX002) Account # 1041081 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: UNSECURED **High Credit:** \$3,900 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 1/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1XX11X11XX1
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

APOYO FINANC (F 02BZ2001) Account # SJ4081 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: UNSECURED **High Credit:** \$4,020 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 11/15
Remarks: CLOSED **Charge Off:** **Verified:** 11/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

SPRINGLF FIN (F 0654N3S5) Account # 12140161019164371 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: SECURED **High Credit:** \$5,208 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 6/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SJ3247 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** **Paid:**
Responsibility: I **Terms:** 018M258 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

SPRINGLF FIN (F 0654N3S5) Account # 3140161019164371 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14
Loan Type: SECURED **High Credit:** \$4,461 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 12/14
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 816786 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/14
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX1111
(08 Months) 30 60 90 **Amount:**
Date:

SPRINGLF FIN (F 0654N3S5) Account # 8130161023390119 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13
Loan Type: SECURED **High Credit:** \$2,959 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 025X **Last Payment:** **Closed:** 3/14
Remarks: CLOSED **Charge Off:** **Verified:** 3/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 624348 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/13
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 1/14
Remarks: CLOSED **Charge Off:** **Verified:** 1/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 510582 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/12
Loan Type: UNSECURED **High Credit:** \$735 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 4/13
Remarks: CLOSED **Charge Off:** **Verified:** 4/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X11111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/04/19	LS FINANCING (FLA2613540 CAL)		
8/06/19	LENDIFY FINA (FNC4076411 CAL)		
6/11/19	LENDIFY FINA (FNC4076411 CAL)		
5/27/19	LENDIFY FINA (FNC4076411 CAL)		
12/29/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)