



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/04/19 14:20 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6655
 Name: Mendoza, Moises
 Current Address: 9B E Chapman St
 Orland CA.95963

MENDOZA VALENCIA, MOISES

Also Known As: VALENCIA, MOISES, MENDOZA, MOISES
SSN: 000-00-1988
Date of Birth: 11/87
Phone:
In File Since: 11/13

Current Address:
 9 E. CHAPMAN ST.
 ORLAND CA. 95963
 Reported 10/16

Previous Address:
 5800 WALLACE AV.
 SACRAMENTO CA. 95824
 Reported 9/13

Previous Address:
 7299 15TH ST.
 SACRAMENTO CA. 95822

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MOUNTAIN F ENTERPRISES	TREE SPECIALIST			3/19	3/19
MOUNTAIN ENTERPRISES INC	LABOR			11/18	11/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+562	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 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:	1	Trades:	10	Inquiries:	5
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	3		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$0	\$2,000	\$0	\$0	\$0	100%
Installment	8	\$19,823	\$0	\$16,941	\$0	\$653	n/a
Closed w/Balance-		n/a	n/a	\$905	\$905	\$0	n/a
Total	10	\$19,823	\$2,000	\$17,846	\$905	\$653	

COLLECTIONS

AMSHER COLL (Y 744U001)	Account # 24386481	Account Rating O9B
Original Creditor: DISH NETWORK(cableOrCellul	Remarks: PLACED FOR COLLECTION	Amount Placed: \$397
Account Type: OPEN		Balance: \$397
Responsibility: I		Past Due: \$397
		Last Payment:
		Opened: 5/19
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

WELLS FARGO (B 0908N664)	Account # 442644141157	Account Rating R09
Type: REVOLVING	Credit Limit: \$905	Balance: \$905
Loan Type: CREDIT CARD	High Credit: \$951	Past Due: \$905
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 10/16
		Paid:
		Closed: 10/18
		Verified: 9/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum:
30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12:

CHECKNGO/AXF (F 02GHA001)	Account # 45871421	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$2,860	Past Due: \$0
Responsibility: I	Terms: 011M	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
		Opened: 6/18
		Paid:
		Closed: 1/19
		Verified: 1/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum:
30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12:

WELLS FARGO (B 0908N664)	Account # 442644141157	Account Rating R09
Type: REVOLVING	Credit Limit: \$905	Balance: \$905
Loan Type: CREDIT CARD	High Credit: \$951	Past Due: \$905
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 10/16
		Paid:
		Closed: 10/18
		Verified: 9/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum:
30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12:

OPORTUNPROG (F 02CX002)	Account # 3236507	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$2,764
Loan Type: UNSECURED	High Credit: \$3,702	Past Due: \$0
Responsibility: I	Terms: 025M211	Last Payment:
Remarks:		Charge Off:
		Opened: 12/18
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Late Payments (08 Months)	Delinquency	Maximum:
0 0 0 30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12: 1X111111

WESTLAKE FIN (F 01T9Q001)	Account # 10821916	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$13,394
Loan Type: AUTOMOBILE	High Credit: \$13,620	Past Due: \$0
Responsibility: I	Terms: 063M357	Last Payment:
Remarks:		Charge Off:
		Opened: 3/19
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Late Payments (05 Months)	Delinquency	Maximum:
1 0 0 30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12: 12111

TRADES

OPORTUNPROG (F 02CX002) Account # 2596992 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

AAT CAPITAL (F 02FT8001) Account # 6723 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$783 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 089M85 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

LOBEL FIN (F 098JU001) Account # 512663 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15
Loan Type: AUTOMOBILE **High Credit:** \$6,476 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 112111211111
Date: **Months 25-36:** 11111111

OPORTUNPROG (F 02CX002) Account # 1636125 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: UNSECURED **High Credit:** \$2,952 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

PRESTIGIO (J 01VTT001) Account # 50 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 11/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 11/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

OportunProg (F 02CXY002) Account # 1297008 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111
(08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/04/19	LS FINANCING (FLA2613540 CAL)		
3/04/19	REGIONAL ACC (BNC2081415 FLA)		
3/04/19	EXETER FIN (FDF1654822 SCT)		
11/17/18	US BANK (BMS3650439 WIS)		
1/08/18	WF PLL (BDM0090140 ILM)		

REPORT SERVICED BY

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