



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 10:58 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6870
 Name: Flores, Salud
 Current Address: 5501 Dutton Way
 Sacramento CA.95823

FLORES , SALUD ARMANDO

Also Known As: FLORESCEJA,SALUD,ARMANDO
SSN: 000-00-7865
Date of Birth: 10/86
Phone:
In File Since: 10/11

Current Address:
 5501 DUTTON WY.
 SACRAMENTO CA. 95823
 Reported 3/13

Previous Address:
 7051 BOWLING DR. #17.
 SACRAMENTO CA. 95823
 Reported 4/17

Previous Address:
 7436 VALLEY PARK CT.
 SACRAMENTO CA. 95828

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MCDONALDS ELK GROVE, CA.	EMPLOYEE	1/12		4/17	9/14
FRANCISCO LOPEZ	MANTENIMIENTO			11/15	12/15

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+652	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 63 Lack of sufficient relevant real estate account information 49 Lack of sufficient relevant bankcard or revolving account information 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:	0	Trades:	10	Inquiries:	6
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
Installment	10	\$8,068	\$0	\$7,279	\$0	\$380	n/a
Total	10	\$8,068	\$0	\$7,279	\$0	\$380	

TRADES

APOYO FINANC (F 02BZ2001) Account # SAC650 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$4,474 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 10/15
Remarks: CLOSED **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CXY002) Account # 2817249 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$498 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,382 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 027M72 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

APOYO FINANC (F 02BZ2001) Account # SAC4509 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,781 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$6,686 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M308 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SAC3301 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$5,327 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **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:** 1111111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OportunPROG (F 02CXY002) Account # 2394405 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 5/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account # SAC2318 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$4,387 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

APOYO FINANC (F 02BZ2001) Account # SAC1177 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$3,810 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
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:

APOYO FINANC (F 02BZ2001) Account # SAC647 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 3/15
Remarks: CLOSED **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:

OPORTUNPROG (F 02CX002) Account # 475846 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/12
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 7/13
Remarks: CLOSED **Charge Off:** **Verified:** 7/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X111111
(12 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 319330 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/11
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/12
Remarks: CLOSED **Charge Off:** **Verified:** 6/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X11111
(11 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		
9/28/19	LENDIFY FINA (FNC4076411 CAL)		
8/28/19	APOYO FINANC (FNC6038461 CAL)		
6/30/18	AUTO STAR MO (ALA5599040 CAL)		
6/29/18	AUTO STAR MO (ALA5599040 CAL)		
5/29/18	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

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