



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/05/19 11:01 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1545  
 Name: Mendez , Joel  
 Current Address: 2439 Strathmore ave  
 Rosemead CA.91770

**MENDEZRANGEL , JOEL O.**

**Also Known As:**

MENDEZ,JOEL,O  
 MENDEZRANGEL,JOELOMAR  
 MENDEZRANGEL,JOEL,OMAR

**SSN:** 000-00-0000  
**Date of Birth:** 08/98

**Phone:**

**In File Since:** 9/17

**Current Address:**  
 2439 STRATHMORE AV.  
 ROSEMEAD CA. 91770  
**Reported 8/19**

**Previous Address:**  
 14521 CLARK ST. #8.  
 BALDWIN PARK CA. 91706  
**Reported 9/17**

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+636</b>	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 16 The total of all balances on your open accounts is too high 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)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 3	<b>Inquiries:</b> 5				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	2	\$4,521	\$4,750	\$4,365	\$0	\$120	8%
<b>Open</b>	1	\$3,089	\$0	\$3,079	\$0	\$0	0%
<b>Total</b>	<b>3</b>	<b>\$7,610</b>	<b>\$4,750</b>	<b>\$7,444</b>	<b>\$0</b>	<b>\$120</b>	

**TRADES**

AMEX (B 021WB001) Account # 3499926106995693 Account Rating 001  
**Type:** OPEN **Credit Limit:** **Balance:** \$3,079 **Opened:** 8/18  
**Loan Type:** CREDIT CARD **High Credit:** \$3,089 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

BK OF AMER (B 01597029) Account # 3039 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$4,000 **Balance:** \$3,813 **Opened:** 9/17  
**Loan Type:** CREDIT CARD **High Credit:** \$3,813 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN95 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(23 Months) 30 60 90 **Amount:**  
**Date:** **Months 13-24:** 111111111111

CAPITAL ONE (B 01DTV001) Account # 517805879973 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$552 **Opened:** 9/18  
**Loan Type:** CREDIT CARD **High Credit:** \$708 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		
9/24/19	CURACAO (HLA2456536 CAL)		
8/05/19	LENDIFY FINA (FNC4076411 CAL)		
4/15/19	CFNA (NCV1340002 CLV)		
8/31/18	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

TRANSUNION  
(800) 888-4213  
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)