



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 11:04 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4126
 Name: cruz, Reynaldo
 Current Address: 5371 E Louis Place 5
 los angeles CA.90022

TRANSUNION CONSUMER CREDIT REPORT

DELACRUZPALACIOS , REYNALDO

Also Known As: DELACRUZ,REYNALDO **SSN:** 000-00-8300 **Phone:** **In File Since:** 5/12
Date of Birth: 09/85

Current Address: 5371 LOUIS PLACES #05.
 LOS ANGELES CA. 90022
 Reported 10/18
Previous Address: 3309 GRAND AV.
 HUNTINGTON PARK CA. 90255
 Reported 5/12

EMPLOYMENT

IDEAL TRANSPORTATION SERVICES **Position:** **Start:** **In File Since:** 5/19
End: **Effective:** 5/19

TRI STATE AGENCIAO **Position:** OPERATOR **Start:** **In File Since:** 8/12
End: **Effective:** 8/12

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+587	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 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:** 4 **Inquiries:** 8

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
Closed w/Balance-		n/a	n/a	\$242	\$0	\$0	n/a
Total	4	\$0	\$0	\$242	\$0	\$0	

COLLECTIONS

CREDIT COLL (Y 1GZD005)	Account # 71192490	Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$63
Account Type: OPEN		Balance: \$63
Responsibility: I		Past Due: \$63
		Last Payment:
		Opened: 10/18
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

CURACAO (H 083UH001)	Account # 5281646800	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$242
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$242	Past Due: \$0
Responsibility: I	Terms: 003M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 4/11
		Paid:
		Closed: 4/16
		Verified: 9/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum: Amount: Date:
30 60 90		Payment Pattern
		Months 1-12:

OPORTUNPROG (F 02CX002)	Account # 2828140	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$1,272	Past Due: \$0
Responsibility: I	Terms: 016M	Last Payment:
Remarks: CLOSED		Charge Off:
		Opened: 6/18
		Paid:
		Closed: 7/19
		Verified: 7/19
		Update Method: automated
Late Payments (12 Months)	Delinquency	Maximum: Amount: Date:
0 0 0 30 60 90		Payment Pattern
		Months 1-12: 111111111111

OPORTUNPROG (F 02CX002)	Account # 2387418	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$1,060	Past Due: \$0
Responsibility: I	Terms: 009M	Last Payment:
Remarks: CLOSED		Charge Off:
		Opened: 9/17
		Paid:
		Closed: 5/18
		Verified: 5/18
		Update Method: automated
Late Payments (07 Months)	Delinquency	Maximum: Amount: Date:
0 0 0 30 60 90		Payment Pattern
		Months 1-12: 1111111

OPORTUNPROG (F 02CX002)	Account # 2143614	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$856	Past Due: \$0
Responsibility: I	Terms: 008M	Last Payment:
Remarks: CLOSED		Charge Off:
		Opened: 4/17
		Paid:
		Closed: 9/17
		Verified: 9/17
		Update Method: automated
Late Payments (04 Months)	Delinquency	Maximum: Amount: Date:
0 0 0 30 60 90		Payment Pattern
		Months 1-12: 1111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		
9/26/19	APOYO FINANC (FNC6038461 CAL)		
8/25/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/06/19	LENDIFY FINA (FNC4076411 CAL)		
5/26/19	POWER TOYOTA (ACH3577387 CHI)		
5/11/19	CURACAO (HLA2456536 CAL)		
3/25/19	LENDIFY FINA (FNC4076411 CAL)		
5/13/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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