



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/06/19 17:12 CT

**TRANSUNION CONSUMER CREDIT REPORT**

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN: xxx-xx-4148  
 Name: Panfilo, Eutiquio  
 Current Address: 1537 N Caceras circle  
 Salinas CA.93906

**PANFILORODRIGUEZ , EUTIQUIO**

**Also Known As:**

PANFILO,EUTIQUIO,RODRIG  
 PANFILO,EUTIQUIO,RODRIGUEZ  
 RODRIGUEZPANFILO,EUTIQUIO

SSN: 000-00-0000  
 Date of Birth: 12/83

Phone:

In File Since: 5/17

**Current Address:**

1537 CACERAS CI.  
 SALINAS CA. 93906

Reported 4/18

**Previous Address:**

426 SIMON WY.  
 OXNARD CA. 93036

Reported 5/17

**ALERTS AND SPECIAL MESSAGES**

**Type**

**ID MISMATCH ALERT**

**Explanation**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

**SCORING**

**Type**

**VANTAGESCOR3**

**Score**

**+613**

**Explanation**

12 The date that you opened your oldest account is too recent  
 72 Too many installment accounts with a delinquent or derogatory payment status  
 63 Lack of sufficient relevant real estate account information  
 06 You have too many accounts that were opened recently  
 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> 4                             | <b>Inquiries:</b> 6 |                |                 |                |                  |
| <b>Negative Trade Accounts:</b> 0 | <b>Trade Accounts with Any Historical Negatives:</b> 1 | <b>Occurrence of Historical Negatives:</b> 1 |                     |                |                 |                |                  |
|                                   | <b>Count</b>   | <b>High Credit</b>                           | <b>Credit Limit</b> | <b>Balance</b> | <b>Past Due</b> | <b>Payment</b> | <b>Available</b> |
| <b>Installment</b>                | 4  | \$10,005                                     | \$0                 | \$6,561        | \$0             | \$769          | n/a              |
| <b>Total</b>                      | 4  | \$10,005                                     | \$0                 | \$6,561        | \$0             | \$769          |                  |

TRADES

OPORTUNPROG (F 02CX002) Account # 2698370 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,741 **Opened:** 3/18  
**Loan Type:** UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M248 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111111111  
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 46526489 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,507 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M366 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11121111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 210684220101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,313 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M155 **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:**

OPORTUNPROG (F 02CX002) Account # 2193599 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$1,690 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 3/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

| Date     | Subscriber Name (Code)        | Type | Amount |
|----------|-------------------------------|------|--------|
| 10/06/19 | LS FINANCING (FLA2613540 CAL) |      |        |
| 5/09/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 4/21/19  | LS FINANCING (FLA2613540 CAL) |      |        |
| 3/23/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 12/30/18 | CBNA/SEARS (BCE2532238 CHI)   |      |        |
| 3/18/18  | OPORTUN/PROG (FNC3435243 CAL) |      |        |

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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