



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/07/19 12:33 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5972
 Name: Ramirez , Estuardo
 Current Address: 1536 S Newcomb Ave
 San Francisco CA.94124

TRANSUNION CONSUMER CREDIT REPORT

RAMIREZVASQUEZ , ESTUARDO E.

Also Known As: RAMIREZ,ESTUARDO,EDILZAR
 RAMIREZVASQUEZ,ESTUARDO,EDI SA
SSN: 000-00-5972
Date of Birth: 08/90
Phone:
In File Since: 2/16

Current Address:
 1536 NEWCOMB AV.
 SAN FRANCISCO CA. 94124
Reported 2/16
Previous Address:
 1536 WECOMB AV.
 SAN FRANCISCO CA. 94124
Reported 9/17

EMPLOYMENT

BIG 4 PARTY RENTALS INC	Position: MAKE CARPETS	Start: 1/17 End:	In File Since: 9/18 Effective: 5/17
THE STUART RENTAL COMPANY	Position: MAKE CARPETS	Start: End:	In File Since: 11/16 Effective: 12/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+645	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: 14	Inquiries: 12				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	14	\$18,137	\$0	\$15,498	\$0	\$1,411	n/a
Total	14	\$18,137	\$0	\$15,498	\$0	\$1,411	

TRADES

OPORTUNPROG (F 02CX002) Account # 2916548 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,598 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M260 **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
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46855241 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,349 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M669 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124081949103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,149 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$2,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M142 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # 18526 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,402 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$5,737 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M340 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # 16863 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$5,740 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 124081949102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111
 (08 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46503190 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$4,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
 (02 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # 15215 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$4,796 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2377028 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (09 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124081949101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account # 13963 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$4,364 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # 13118 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1828684 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1598105 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/07/19	LS FINANCING (FLA2613540 CAL)		
8/12/19	LENDIFY FINA (FNC4076411 CAL)		
8/03/19	LENDIFY FINA (FNC4076411 CAL)		
6/15/19	APOYO FINANC (FNC6038461 CAL)		
3/24/19	LENDIFY FINA (FNC4076411 CAL)		
1/23/19	WF PLL (BDM0090140 ILM)		
12/22/18	ADVANCE AMER (FSC1882014 FLA)		
11/17/18	LENDIFY FINA (FNC4076411 CAL)		
9/22/18	APOYO FINANC (FNC6038461 CAL)		
2/11/18	LENDIFY FINA (FNC4076411 CAL)		
11/29/17	APOYO FINANC (FNC6038461 CAL)		
11/14/17	TARGET/TD (DMS3375660 WIS)		

REPORT SERVICED BY

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