



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/07/19 12:52 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1787  
 Name: Hernandez , Oswaldo  
 Current Address: 10524 E Imperial hwy Hwy A  
 Norwalk CA.90650

**HERNANDEZ , OSWALDO A.**

**Also Known As:** SSN: 000-00-8821 Phone: In File Since: 10/07  
 HERNANDEZRAMIREZ,OSWALDO,A Date of Birth: 04/82  
 BRA  
 HERNANDEZ,OSWALDO,ABRAHAM  
 HERNANDEZ,OSWALXO,ABRAHAM

**Current Address:** 10524 IMPERIAL HY. #A.  
 NORWALK CA. 90650  
 Reported 9/12

**Previous Address:** 10400 IMPERIAL HY. #3.  
 NORWALK CA. 90650  
 Reported 10/10

**Previous Address:** 10025 IMPERIAL HY. #608.  
 DOWNEY CA. 90242

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
UBER SAN FRANCISCO, CA.	CHAUFFER	3/17		3/19	3/19
ABC BY HOUSE LOS ANGELES, CA.	MECHANIC			6/10	8/09

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+649	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 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate 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:	1	Trades:	14	Inquiries:	10
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	8		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$1,019	\$1,219	\$794	\$0	\$50	35%
Installment	11	\$35,667	\$0	\$33,573	\$0	\$867	n/a
<b>Total</b>	<b>14</b>	<b>\$36,686</b>	<b>\$1,219</b>	<b>\$34,367</b>	<b>\$0</b>	<b>\$917</b>	

COLLECTIONS

ERC (Y 26MT002) Account # 185422306 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION  
**Amount Placed:** \$93 **Balance:** \$93 **Past Due:** \$93  
**Account Type:** OPEN **Last Payment:**  
**Responsibility:** I **Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

TRADES

BK OF AMER (B 01597029) Account # 2891 Account Rating R9P  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 6/09  
**Loan Type:** CREDIT CARD **High Credit:** \$771 **Past Due:** \$0 **Paid:** 11/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/14  
**Remarks:** SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 12/17  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:** **Date:**

DEARDENS (H 06471003) Account # 1006541 Account Rating I05  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/10  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$532 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008X **Last Payment:** **Closed:** 10/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/14  
**Update Method:** automated  
**Late Payments** 2 1 3 **Delinquency** **Maximum:** 8/14 (05) **Payment Pattern** **Months 1-12:**  
 (09 Months) 30 60 90 **Amount:** \$234 **Date:** 8/14

OPORTUNPROG (F 02CX002) Account # 3663753 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,105 **Opened:** 8/19  
**Loan Type:** UNSECURED **High Credit:** \$6,100 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M304 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:** **Date:**

CURACAO (H 083UH001) Account # 519195 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 10/07  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 6/10  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (41 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111  
**Date:** **Months 13-24:** 11111111X111  
**Months 25-36:** 111111111111  
**Months 37-48:** 11111

TRADES

AM HONDA FIN (Q 03946001) Account # 429759568 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$26,282 **Opened:** 4/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$27,567 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M440 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 138383777101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,186 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M123 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X11  
(09 Months) 30 60 90 **Amount:**  
**Date:**

HC ROYA (F 02919003) Account # 2433 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,219 **Balance:** \$794 **Opened:** 12/18  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,019 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** MIN50 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 8/19  
**Remarks:** **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 # 3168422 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$1,166 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 8/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5191956200 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/07  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$328 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 4/16  
**Responsibility:** I **Charge Off:** **Verified:** 4/16  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(48 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 1006093 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14  
**Loan Type:** UNSECURED **High Credit:** \$1,930 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 8/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/15  
**Update Method:** automated  
**Late Payments** 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X22XX11111  
 (10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 760306 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 9/14  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX111111  
 (09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 492002 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 11/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111X111  
 (15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 327306 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11  
**Loan Type:** UNSECURED **High Credit:** \$1,565 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 7/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X1111  
 (11 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 232272 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 7/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/11  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/07/19	LS FINANCING (FLA2613540 CAL)		
10/06/19	LENDIFY FINA (FNC4076411 CAL)		
6/12/19	LENDIFY FINA (FNC4076411 CAL)		
4/28/19	COAF (FPC1246538 NTL)		
3/21/19	APOYO FINANC (FNC6038461 CAL)		
3/18/19	SYNCB/AMAZON (BNY5371284 EAS)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
12/14/18	HY CITE INC (FMD0001177 WIS)		
11/27/18	LENDIFY FINA (FNC4076411 CAL)		
11/13/18	CREDCO (ZCO8256078 CAL)		
12/28/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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