



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/07/19 19:40 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Ramirez, Arturo  
 Current Address: 1452 S Success St  
 los angeles CA.90002

### RAMIREZGONZALEZ , ARTURO

Also Known As: RAMIREZ,ARTURO      SSN: 000-00-9087      Phone:      In File Since: 10/14  
 Date of Birth: 06/87

**Current Address:**  
 1452 E. 92ND ST.  
 LOS ANGELES CA. 90002  
 Reported 10/14

**Previous Address:**  
 7808 WILCOX AV. #8.  
 CUDAHY CA. 90201  
 Reported 7/15

**Previous Address:**  
 1452 E. 92 TH ST.  
 LOS ANGELES CA. 90002

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
AMAZON ELA	DRIVER			12/18	1/19
MARY CLEANERS	CUTTER			1/18	2/18

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+593</b>	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 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:	3	Trades:	13	Inquiries:	23
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	7		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	13	\$16,561	\$0	\$11,886	\$0	\$670	n/a
Closed w/Balance-		n/a	n/a	\$11,519	\$10,313	\$0	n/a
<b>Total</b>	<b>13</b>	<b>\$16,561</b>	<b>\$0</b>	<b>\$23,405</b>	<b>\$10,313</b>	<b>\$670</b>	

**COLLECTIONS**

AD ASTRA REC (Y 2BRL001)	Account # 5726543	Account Rating O9B
<b>Original Creditor:</b> SPEEDY CASH 6(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$315
<b>Account Type:</b> OPEN		<b>Balance:</b> \$315
<b>Responsibility:</b> I		<b>Past Due:</b> \$315
		<b>Last Payment:</b>
		<b>Opened:</b> 11/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 10/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

DCMA (Y 2D2C001)	Account # 61810868	Account Rating O9B
<b>Original Creditor:</b> PH FINANCIAL(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$250
<b>Account Type:</b> OPEN		<b>Balance:</b> \$250
<b>Responsibility:</b> I		<b>Past Due:</b> \$250
		<b>Last Payment:</b>
		<b>Opened:</b> 5/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

CREDIT COLL (Y 1GZD005)	Account # 63365085	Account Rating O9B
<b>Original Creditor:</b> INFINITY GENERAL INSURANCE COM(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$177
<b>Account Type:</b> OPEN		<b>Balance:</b> \$177
<b>Responsibility:</b> I		<b>Past Due:</b> \$177
		<b>Last Payment:</b>
		<b>Opened:</b> 12/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

TIME FINANCE (F 079FK005)	Account # 90066773	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$10,313
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$11,518	<b>Past Due:</b> \$10,313
<b>Responsibility:</b> C	<b>Terms:</b> 048M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Update Method:</b> automated
	<b>Amount:</b>	<b>Months 1-12:</b>
	<b>Date:</b>	

CURACAO (H 083UH001)	Account # 5362818400	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,206
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$1,206	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 006M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Update Method:</b> automated
	<b>Amount:</b>	<b>Months 1-12:</b>
	<b>Date:</b>	

TRADES

DEARDENS (H 06471003) Account # 1072416 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,422 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 012X **Last Payment:** **Closed:** 12/16  
**Responsibility:** I **Charge Off:** **Verified:** 12/16  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 1 2 4 **Delinquency** **Maximum:** 9/16 (05) **Payment Pattern** **Months 1-12:** 555433211111  
 (16 Months) 30 60 90 **Amount:** \$436 **Months 13-24:** 1111  
**Date:** 9/16

OportunProg (F 02CXy002) Account # 3142292 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$999 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M162 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11111111  
 (09 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:**

VEROS CREDIT (F 02DEL001) Account # 10010109341621010 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$10,421 **Opened:** 8/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$13,286 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M388 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 124193204103 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$466 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M120 **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:** **Months 13-24:** 111111111111  
**Date:**

SADDLEBACK (F 02BSW001) Account # 12008295 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$11,868 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 048M **Last Payment:** **Closed:** 1/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (46 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 1111111111

TRADES

LENDIFY FIN (F 02G6T001) Account # 124193204102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111XXXXX1  
 (10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2349826 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 3/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
 (06 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 124193204101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 1/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
 (04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1791729 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16  
**Loan Type:** UNSECURED **High Credit:** \$636 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 2/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
 (06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1325370 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** UNSECURED **High Credit:** \$1,800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 7/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X11111  
 (11 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OPORTUNPROG (F 02CX002) Account # 1194663 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15  
**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 7/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
10/07/19	LS FINANCING (FLA2613540 CAL)		
9/07/19	LENDIFY FINA (FNC4076411 CAL)		
8/21/19	APOYO FINANC (FNC6038461 CAL)		
5/21/19	LENDIFY FINA (FNC4076411 CAL)		
5/06/19	AUTOMTV CRDT (FDT0200248 MCH)		
5/05/19	NORWALK TOYO (ALA5700263 CAL)		
5/02/19	CAPITAL ONE (BPC3575459 NTL)		
1/24/19	CREDCO (ZCO8256078 CAL)		
12/27/18	LENDIFY FINA (FNC4076411 CAL)		
12/06/18	APOYO FINANC (FNC6038461 CAL)		
11/17/18	LENDIFY FINA (FNC4076411 CAL)		
11/16/18	OPORTUN/PROG (FNC3435243 CAL)		
8/15/18	NISSAN OF VA (ALA3036088 CAL)		
6/18/18	UNIVERSAL CI (ACH1827596 CHI)		
6/08/18	MCPEEK (ALA1936630 CAL)		
6/03/18	NISSANI BROS (ALA5659160 CAL)		
5/16/18	OPORTUN/PROG (FNC3435243 CAL)		
2/12/18	OPORTUN/PROG (FNC3435243 CAL)		
1/31/18	LENDIFY FINA (FNC4076411 CAL)		
1/31/18	APOYO FINANC (FNC6038461 CAL)		
1/14/18	LENDIFY FINA (FNC4076411 CAL)		
12/30/17	MONEYMART (FPH4689627 EAS)		
12/28/17	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

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