



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/08/19 13:25 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Hernandez, Oscar
 Current Address: 2512 Jackson St
 Long Beach CA.90810

HERNANDEZLOPEZ , OSCAR

Also Known As:

HERNANDEZ,OSCAR
 HERNDANDEZ,OSCAR

SSN: 000-00-2734
Date of Birth: 08/83

Phone:

In File Since: 2/13

Current Address:

2512 E. JACKSON ST.
 LONG BEACH CA. 90810
 Reported 7/15

Previous Address:

2510 E. JACKSON ST. #A.
 LONG BEACH CA. 90810
 Reported 9/14

Previous Address:

2624 BALTIC AV.
 LONG BEACH CA. 90810

EMPLOYMENT

CRL US ALUMNUM

Position: MACHINE
 OPOPERATOR

Start:
End:

In File Since: 12/18
Effective: 12/18

CR LAURENCE CO INC

Position: GENERAL LABOR

Start:
End:

In File Since: 8/18
Effective: 3/15

SCORING

Type

VANTAGESCOR3

Score
+553

Explanation

- 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
 - 95 You have too many collection agency accounts that are unpaid
 - 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:** 5 **Inquiries:** 32

Negative Trade Accounts: 1 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$23,932	\$0	\$23,054	\$0	\$850	n/a
Closed w/Balance-	-	n/a	n/a	\$1,164	\$1,164	\$0	n/a
Total	5	\$23,932	\$0	\$24,218	\$1,164	\$850	

COLLECTIONS

CAPITAL ACCT (Y 28Z3001) Account # 2045008 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$197 **Opened:** 12/17
Account Type: OPEN **Balance:** \$197 **Paid:**
Responsibility: I **Past Due:** \$197 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CREDIT COLL (Y 1GZD005) Account # 62786893 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$107 **Opened:** 10/16
Account Type: OPEN **Balance:** \$107 **Paid:**
Responsibility: I **Past Due:** \$107 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CREDIT COLL (Y 1GZD005) Account # 68662451 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$73 **Opened:** 3/18
Account Type: OPEN **Balance:** \$73 **Paid:**
Responsibility: I **Past Due:** \$73 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2696152 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,164 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$1,164 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 4/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Start Date:**
Date:

WESTLAKE FIN (F 01T9Q001) Account # 10318036 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$17,552 **Opened:** 4/18
Loan Type: AUTOMOBILE **High Credit:** \$18,628 **Past Due:** \$0 **Paid:**
Responsibility: M **Terms:** 072M473 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (15 Months) 0 0 0 30 60 90 **Amount:** **Start Date:**
Date: **Months 1-12:** 111111X11111
Months 13-24: 111

TRADES

WILSHIRE CNS (F 028NZ001) Account # 10590896 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,502 **Opened:** 4/19
Loan Type: AUTOMOBILE **High Credit:** \$5,304 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M377 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date: **Months 25-36:** 1111
Months 37-48: 1111

VEROS CREDIT (F 02DEL001) Account # 10010109047911010 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: AUTOMOBILE **High Credit:** \$15,278 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 049M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TIME FINANCE (F 079FK005) Account # 10056530 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: AUTOMOBILE **High Credit:** \$6,336 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 2/15
Remarks: REPOSSESSION; REDEEMED **Charge Off:** **Verified:** 2/15
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111X1211X11
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/08/19	LS FINANCING (FLA2613540 CAL)		
7/04/19	CHECKNGO/AXF (FCI1430459 DAY)		
5/23/19	REGIONAL ACC (BNC2081415 FLA)		
5/23/19	EXETER FIN (FDF1654822 SCT)		
5/23/19	COAF (FPC1246538 NTL)		
5/23/19	CERRITOS NIS (ACH1028943 CHI)		
3/23/19	MONEY MART (FPH3893119 EAS)		
2/21/19	LENDIFY FINA (FNC4076411 CAL)		
2/15/19	LENDIFY FINA (FNC4076411 CAL)		
1/30/19	FACTUAL DATA (ZHO1513612 SCT)		
12/23/18	COAF (FPC1246538 NTL)		
12/23/18	CREDCO (ZCO8256078 CAL)		
12/23/18	EXETER FIN (FDF1654822 SCT)		
12/11/18	CREDCO (ZCO8256078 CAL)		
12/02/18	REGIONAL ACC (BNC2081415 FLA)		
12/02/18	AMERICREDIT (FDF0027016 SCT)		
12/02/18	COAF (FPC1246538 NTL)		
12/02/18	EXETER FIN (FDF1654822 SCT)		
12/02/18	CREDCO (ZCO8256078 CAL)		
7/02/18	CREDCO (ZCO8256078 CAL)		
5/16/18	CAP ONE (BPC2699824 NTL)		
5/09/18	AMERICREDIT (FDF0027016 SCT)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/09/18	NISSAN OF LO (ALA5526440 CAL)		
5/09/18	COAF (FPC1246538 NTL)		
4/27/18	NISSAN OF LO (ALA5526440 CAL)		
4/24/18	CREDCO (ZCO8256078 CAL)		
4/22/18	ODE/CARSON C (ACH0213124 CHI)		
4/22/18	TOYOTA OF DO (ACH3130138 CHI)		
4/22/18	COAF (FPC1246538 NTL)		
4/22/18	EXETER FIN (FDF1654822 SCT)		
2/20/18	OPORTUN/PROG (FNC3435243 CAL)		
2/20/18	CREDCO (ZCO8256078 CAL)		

REPORT SERVICED BY

TRANSUNION
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