



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/09/19 17:52 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2277  
 Name: Camarillo, Gaspar  
 Current Address: 508 comercial Ave  
 South San Francisco  
 CA.94080

**CAMARILLO , GASPAR**

**Also Known As:** CAMARILLOMORALES,GASPAR **SSN:** 000-00-1672 **Phone:** **In File Since:** 12/13  
**Date of Birth:** 01/90

**Current Address:**  
 508 COMMERCIAL AV.  
 SOUTH SAN FRANCISCO CA. 94080  
 Reported 6/18

**Previous Address:**  
 708 LARCH AV.  
 SOUTH SAN FRANCISCO CA. 94080  
 Reported 6/17

**Previous Address:**  
 62 LINDEN AV. #4.  
 SAN BRUNO CA. 94066

### EMPLOYMENT

Employer	Position	Start/End	In File Since/Effective
BURGER KING	EMPACADOR		8/19 / 9/19
LIMOUSINE REPAIR INC SOUTH SAN FRANCISCO, CA.	EMPLOYEE	4/15	8/19 / 8/19

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+653	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 47 No open bankcard or revolving accounts in your credit file 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:	10	Inquiries:	5
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$2,213	\$750	\$0	\$0	\$0	100%
Installment	7	\$10,715	\$0	\$9,894	\$0	\$583	n/a
<b>Total</b>	<b>10</b>	<b>\$12,928</b>	<b>\$750</b>	<b>\$9,894</b>	<b>\$0</b>	<b>\$583</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 3215348 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,730 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 037M292 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # SSF5824 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,164 **Opened:** 8/19  
**Loan Type:** UNSECURED **High Credit:** \$4,125 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M291 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

HC ROYA (F 02919003) Account # 2370 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 3/17  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,213 **Past Due:** \$0 **Paid:** 12/18  
CONTRACT **Terms:** **Last Payment:** **Closed:**  
**Responsibility:** C **Charge Off:** **Verified:** 12/18  
**Remarks:** **Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111112111111  
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2295980 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 12/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644140927 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$326 **Past Due:** \$0 **Paid:** 5/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/17  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 9/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1

TRADES

OPORTUNPROG (F 02CX002) Account # 1930654 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16  
**Loan Type:** UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 7/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1705730 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 10/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644140706 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/14  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$109 **Past Due:** \$0 **Paid:** 6/14  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/14  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 9/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1111

OPORTUNPROG (F 02CX002) Account # 1514640 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15  
**Loan Type:** UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 5/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ001) Account # SSF425 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 5/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/14  
**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
10/09/19	LS FINANCING (FLA2613540 CAL)		
10/09/19	WF PLL (BDM0090140 ILM)		
10/09/19	CAPITAL ONE (BPC3575459 NTL)		
8/05/19	APOYO FINANC (FNC6038461 CAL)		
2/18/19	HY CITE INC (FMD0001177 WIS)		

**REPORT SERVICED BY**

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TRANSUNION  
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)