



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/09/19 17:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2632  
 Name: Miro, Douglas  
 Current Address: 719 alamo Ave  
 Richmond CA.94801

**MIROLOPEZ , DOUGLAS NOE**

**Also Known As:** MIRO,DOUGLAS,NOE      **SSN:** 000-00-1583      **Phone:**      **In File Since:** 10/11  
**Date of Birth:** 07/83

**Current Address:**  
 719 ALAMO AV.  
 RICHMOND CA. 94801  
**Reported 10/11**

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MIWOK LIVERY INC MILL VALLEY, CA.	EMPLOYEE	1/13		7/17	7/17
COMET BUILDER	CUSTODIAN	3/06		3/14	3/14

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+498</b>	04 The balances on your accounts are too high compared to loan amounts 12 The date that you opened your oldest account is too recent 63 Lack of sufficient relevant real estate account information 11 The total of your delinquent or derogatory account balances is too high 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:	2	Trades:	12	Inquiries:	17
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	3		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$500	\$500	\$517	\$0	\$10	0%
Installment	10	\$300	\$0	\$326	\$0	\$70	n/a
Closed w/Balance-		n/a	n/a	\$16,106	\$15,517	\$0	n/a
<b>Total</b>	<b>12</b>	<b>\$800</b>	<b>\$500</b>	<b>\$16,949</b>	<b>\$15,517</b>	<b>\$80</b>	

**COLLECTIONS**

CREDIT COLL (Y 1GZD005)	Account # 60890064	Account Rating O9B
<b>Original Creditor:</b> INFINITY GENERAL INSURANCE COM(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$141
<b>Account Type:</b> OPEN		<b>Balance:</b> \$141
<b>Responsibility:</b> I		<b>Past Due:</b> \$141
		<b>Last Payment:</b>
		<b>Opened:</b> 4/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>

ERC (Y 26MT002)	Account # 206758528	Account Rating O9B
<b>Original Creditor:</b> SPRINT(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$2,218
<b>Account Type:</b> OPEN		<b>Balance:</b> \$2,218
<b>Responsibility:</b> I		<b>Past Due:</b> \$2,218
		<b>Last Payment:</b>
		<b>Opened:</b> 4/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>

**TRADES**

OPORTUNPROG (F 02CX002)	Account # 2039794	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$4,040
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,261	<b>Past Due:</b> \$4,040
<b>Responsibility:</b> I	<b>Terms:</b> 031M	<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>Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated
		<b>Months 1-12:</b>

JPMCB AUTO (B 0402D038)	Account # 11508020084207	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$7,130
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$36,375	<b>Past Due:</b> \$7,130
<b>Responsibility:</b> I	<b>Terms:</b> 072M	<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>Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated
		<b>Months 1-12:</b>

JPMCB AUTO (B 0402D038)	Account # 11408116561004	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$4,137
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$24,114	<b>Past Due:</b> \$4,137
<b>Responsibility:</b> I	<b>Terms:</b> 072M	<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>Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated
		<b>Months 1-12:</b>

TRADES

HC ROYA (F 02919003)		Account # 2305		Account Rating R09	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,549	<b>Balance:</b> \$799	<b>Opened:</b> 1/15	<b>Paid:</b>	
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$1,411	<b>Past Due:</b> \$210	<b>Closed:</b> 7/16	<b>Verified:</b> 7/16	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>			
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>			
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b>
30 60 90					
REDWOOD C U (Q 06703001)		Account # 5180001		Account Rating R01	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$517	<b>Opened:</b> 5/19	<b>Paid:</b>	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$500	<b>Past Due:</b> \$0	<b>Closed:</b>	<b>Verified:</b> 9/19	
<b>Responsibility:</b> I	<b>Terms:</b> MIN10	<b>Last Payment:</b>			
<b>Remarks:</b>		<b>Charge Off:</b>			
<b>Late Payments</b> (04 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b> 1111
0 0 0 30 60 90					
LENDIFY FIN (F 02G6T001)		Account # 101171978101		Account Rating I01	
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$326	<b>Opened:</b> 8/19	<b>Paid:</b>	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$300	<b>Past Due:</b> \$0	<b>Closed:</b>	<b>Verified:</b> 8/19	
<b>Responsibility:</b> I	<b>Terms:</b> 005M70	<b>Last Payment:</b>			
<b>Remarks:</b>		<b>Charge Off:</b>			
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b>
30 60 90					
OPORTUNPROG (F 02CX002)		Account # 1031530		Account Rating I01	
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 10/14	<b>Paid:</b>	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$5,076	<b>Past Due:</b> \$0	<b>Closed:</b> 12/16	<b>Verified:</b> 12/16	
<b>Responsibility:</b> I	<b>Terms:</b> 031M	<b>Last Payment:</b>			
<b>Remarks:</b> ACCOUNT CLOSED DUE TO REFINANCE		<b>Charge Off:</b>			
<b>Late Payments</b> (25 Months)	<b>Delinquency</b>	<b>Maximum:</b> 11/16 (03) <b>Amount:</b> <b>Date:</b> 11/16	<b>Payment Pattern</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b> 3221111111X1 <b>Months 13-24:</b> XX11X11111XX <b>Months 25-36:</b> 1
2 1 0 30 60 90					
OPORTUNPROG (F 02CX002)		Account # 647341		Account Rating I01	
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 6/13	<b>Paid:</b>	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$3,975	<b>Past Due:</b> \$0	<b>Closed:</b> 10/14	<b>Verified:</b> 10/14	
<b>Responsibility:</b> I	<b>Terms:</b> 024M	<b>Last Payment:</b>			
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>			
<b>Late Payments</b> (15 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	<b>Months 1-12:</b> X11XX1111111 <b>Months 13-24:</b> 111
0 0 0 30 60 90					

TRADES

OPORTUNPROG (F 02CX002) Account # 449494 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12  
**Loan Type:** UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 021M **Last Payment:** **Closed:** 5/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X111111111  
 (12 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 312190 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/11  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 4/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X1111  
 (09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 231764 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10  
**Loan Type:** UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 5/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/11  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 201116 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/10  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 8/10  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/10  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/09/19	LS FINANCING (FLA2613540 CAL)		
9/11/19	APOYO FINANC (FNC6038461 CAL)		
9/07/19	LENDIFY FINA (FNC4076411 CAL)		
8/05/19	LENDIFY FINA (FNC4076411 CAL)		
7/23/19	EXETER FIN (FDF1654822 SCT)		
7/23/19	COAF (FPC1246538 NTL)		
7/23/19	OCEAN HONDA (ALA6113814 CAL)		
7/17/19	FREMONT TOYO (ALA4754849 CAL)		
6/18/19	HONDA OF EL (ACH1837063 CHI)		
4/29/19	REGIONAL ACC (BNC2081415 FLA)		
4/29/19	EXETER FIN (FDF1654822 SCT)		
4/29/19	COAF (FPC1246538 NTL)		
4/29/19	AMERICREDIT (FDF0027016 SCT)		
4/29/19	HANLEES HILL (ALA3761346 CAL)		

**INQUIRIES**

---

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
6/14/18	HANLEES HILL (ALA3761346 CAL)		
5/28/18	TOYOTA MARIN (ALA2177912 CAL)		
2/12/18	HANLEES HILL (ALA3761346 CAL)		

**REPORT SERVICED BY**

---

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)