



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/09/19 23:24 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3354  
 Name: Alvarez, Joel  
 Current Address: 6757 Lime ave  
 Long beach CA.90805

**ALVAREZ , JOEL MIGUEL**

**Also Known As:**

ALVAREZGARCIA,JOELMIGUEL  
 ALVAREZGARCIA,JOEL,MIGUEL

**SSN:** 000-00-1714  
**Date of Birth:** 07/82

**Phone:**

**In File Since:** 9/08

**Current Address:**

6757 LIME AV.  
 LONG BEACH CA. 90805  
 Reported 12/17

**Previous Address:**

4929 BALTIMORE ST.  
 LOS ANGELES CA. 90042  
 Reported 9/08

**Previous Address:**

3521 MAGNOLIA AV.  
 LYNWOOD CA. 90262

### EMPLOYMENT

<b>COMMUNITY ESFORCEMENT</b>	<b>Position:</b> SECURITY	<b>Start:</b>	<b>In File Since:</b> 3/18
		<b>End:</b>	<b>Effective:</b> 3/18
<b>EL SAUZ TACO RESTAURANT</b>	<b>Position:</b> COOKS	<b>Start:</b>	<b>In File Since:</b> 1/12
		<b>End:</b>	<b>Effective:</b> 1/12

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
<b>ID MISMATCH ALERT</b>	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+610</b>	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 72 Too many installment accounts with a delinquent or derogatory payment status 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 16	<b>Inquiries:</b> 11				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 4	<b>Occurrence of Historical Negatives:</b> 12					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	4	\$3,875	\$4,105	\$3,496	\$0	\$102	15%
<b>Installment</b>	12	\$8,774	\$0	\$7,667	\$0	\$452	n/a
<b>Total</b>	<b>16</b>	<b>\$12,649</b>	<b>\$4,105</b>	<b>\$11,163</b>	<b>\$0</b>	<b>\$554</b>	

**COLLECTIONS**

ERC (Y 26MT002) Account # 183675711 Account Rating O9B  
**Original Creditor:** SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,216 **Opened:** 12/17  
**Account Type:** OPEN **Balance:** \$2,216 **Paid:**  
**Responsibility:** I **Past Due:** \$2,216 **Closed:**  
**Last Payment:** **Verified:** 9/19  
**Update Method:** automated

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

**TRADES**

OportunProg (F 02CX002) Account # 3228117 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,565 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 037M262 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(08 Months) 30 60 90 **Amount:** **Months 1-12:** 1X1111111  
**Date:**

BK OF AMER (B 01597029) Account # 6674 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,974 **Opened:** 1/15  
**Loan Type:** CREDIT CARD **High Credit:** \$2,131 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN56 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111121  
**Months 37-48:** 111111111111

BK OF AMER (B 01597029) Account # 1242 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,522 **Opened:** 4/17  
**Loan Type:** CREDIT CARD **High Credit:** \$1,530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN46 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(28 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1111

CURACAO (H 083UH001) Account # 530221 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$605 **Balance:** \$0 **Opened:** 1/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$214 **Past Due:** \$0 **Paid:** 8/19  
**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

CURACAO (H 083UH001) Account # 5302213800 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$618 **Opened:** 1/12  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$684 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 010M61 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 9/19  
**Remarks:**  
**Update Method:** automated  
**Late Payments** 2 1 0 **Delinquency** **Maximum:** 9/18 (03) **Payment Pattern** **Months 1-12:** X11111111X13  
 (41 Months) 30 60 90 **Amount:** \$248 **Months 13-24:** 22111XXXXXX  
**Date:** 9/18 **Months 25-36:** XXXXXXXXXXXX  
**Months 37-48:** XXXX1

LENDIFY FIN (F 02G6T001) Account # 102203968103 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,484 **Opened:** 7/19  
**Loan Type:** UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M129 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
 (01 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 102203968102 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 7/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X111111  
 (12 Months) 30 60 90 **Amount:**  
**Date:**

HOME ACCP (F 01MWX001) Account # 586262 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$3,170 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 12/18  
**Responsibility:** I **Charge Off:** **Verified:** 12/18  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 122111111111  
 (12 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CXY002) Account # 2111309 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17  
**Loan Type:** UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **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  
 (20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111  
**Date:**

TRADES

LENDIFY FIN (F 02G6T001) Account # 102203968101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX11111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1552459 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16  
**Loan Type:** UNSECURED **High Credit:** \$2,975 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 3/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

DN RBRT0 JWL (J 0956X015) Account # 6885 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 1/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,065 **Past Due:** \$0 **Paid:** 1/16  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/16  
**Remarks:** **Charge Off:** **Verified:** 2/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1253160 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15  
**Loan Type:** UNSECURED **High Credit:** \$900 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 1/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1XX111  
(07 Months) 30 60 90 **Amount:**

OPORTUNPROG (F 02CX002) Account # 500972 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/12  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 1/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/14  
**Update Method:** automated  
**Late Payments** 5 1 0 **Delinquency** **Maximum:** 4/13 (03) **Payment Pattern** **Months 1-12:** 1111222321X  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:** 4/13

**TRADES**

OPORTUNPROG (F 02CX002) Account # 347377 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/11  
**Loan Type:** UNSECURED **High Credit:** \$1,300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **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:** 11111X1111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 298091 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/11  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 8/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/11  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
10/09/19	LS FINANCING (FLA2613540 CAL)		
9/13/19	BK OF AMER (BNC6199555 FLA)		
7/01/19	LENDIFY FINA (FNC4076411 CAL)		
10/03/18	APOYO FINANC (FNC6038461 CAL)		
9/17/18	CBNA (BNY6519225 EAS)		
5/14/18	LENDIFY FINA (FNC4076411 CAL)		
5/14/18	BK OF AMER (BNC6199555 FLA)		
3/31/18	SYNCB (NDY1263431 DAY)		
3/19/18	CURACAO (HLA2456536 CAL)		
12/04/17	CREDCO (ZCO8256078 CAL)		
10/24/17	SCREENING PR (ZLA2824851 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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