



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/10/19 12:41 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Martinez, Luis  
 Current Address: 1057 coronel ave  
 vallejo CA.94591

**TRANSUNION CONSUMER CREDIT REPORT**

**MARTINEZRIZO , LUIS**

**Also Known As:**

MARTINEZ,LUIS  
 MARTINEZRIZO,LUIS,ALBERTO

SSN: 000-00-0000  
 Date of Birth: 07/88

Phone:

In File Since: 7/18

**Current Address:**

1057 CORONEL AV.  
 VALLEJO CA. 94591  
 Reported 7/18

**EMPLOYMENT**

STELLAR STAFFING

Position:

Start:  
 End:

In File Since: 2/19  
 Effective: 2/19

**SCORING**

**Type**

VANTAGESCOR3

Score

**+612**

**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
  - 63 Lack of sufficient relevant real estate account information
  - 06 You have too many accounts that were opened recently
- 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: 5      Inquiries: 13

Negative Trade Accounts: 0      Trade Accounts with Any Historical Negatives: 0      Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$2,030	\$2,300	\$1,858	\$0	\$71	19%
Installment	2	\$15,276	\$0	\$14,395	\$0	\$472	n/a
<b>Total</b>	<b>5</b>	<b>\$17,306</b>	<b>\$2,300</b>	<b>\$16,253</b>	<b>\$0</b>	<b>\$543</b>	

TRADES

TBOM/FORTIVA (F 02F1D002) Account # 542784000546 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,007 **Opened:** 6/19

**Loan Type:** CREDIT CARD **High Credit:** \$1,007 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** MIN46 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 9/19

**Update Method:** automated

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

**Date:**

BK OF AMER (B 01597029) Account # 5452 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$851 **Opened:** 8/18

**Loan Type:** CREDIT CARD **High Credit:** \$1,023 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 9/19

**Update Method:** automated

**Late Payments (13 Months)** 0 0 0 **Delinquency** **Maximum Amount:** **Payment Pattern** **Months 1-12:** 111111111111

**Date:** **Months 13-24:** 1

CAPITAL ONE (B 01DTV001) Account # 517805981893 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 7/19

**Loan Type:** CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 9/19

**Update Method:** automated

**Late Payments (01 Months)** 0 0 0 **Delinquency** **Maximum Amount:** **Payment Pattern** **Months 1-12:** 1

**Date:**

WESTLAKE FIN (F 01T9Q001) Account # 10725340 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$14,159 **Opened:** 2/19

**Loan Type:** AUTOMOBILE **High Credit:** \$14,976 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 060M403 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 8/19

**Update Method:** automated

**Late Payments (06 Months)** 0 0 0 **Delinquency** **Maximum Amount:** **Payment Pattern** **Months 1-12:** 111111

**Date:**

LENDIFY FIN (F 02G6T001) Account # 184742462101 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$236 **Opened:** 7/19

**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 005M69 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 8/19

**Update Method:** automated

**Late Payments (01 Months)** 0 0 0 **Delinquency** **Maximum Amount:** **Payment Pattern** **Months 1-12:** 1

**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/10/19	LS FINANCING (FLA2613540 CAL)		
8/13/19	FREMONT TOYO (ALA4754849 CAL)		
8/11/19	CAPITAL ONE (BPC3575459 NTL)		
7/10/19	LENDIFY FINA (FNC4076411 CAL)		
7/10/19	CAPITAL ONE (BPC3575459 NTL)		
4/02/19	CAP ONE (BPC2699824 NTL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
3/06/19	CAP ONE (BPC2699824 NTL)		
2/26/19	CAP ONE (BPC2699824 NTL)		
2/21/19	US BANK (BMS0085301 WIS)		
2/19/19	OPORTUN/PROG (FNC3435243 CAL)		
8/06/18	BK OF AMER (BNC2428053 FLA)		
8/06/18	BK OF AMER (BPH3346328 EAS)		
7/23/18	BK OF AMER (BPH3346328 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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