



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/10/19 22:12 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-9685  
 Name: Zamora , Ricardo  
 Current Address: 12058 Hopland St  
 Norwalk CA.90650

### ZAMORAHERNANDEZ JR, RICARDO

**Also Known As:** ZAMORA,RICARDO,H  
**SSN:** 000-00-4221  
**Date of Birth:** 04/70  
**Phone:**  
**In File Since:** 4/00

**Current Address:**  
 12058 HOPLAND ST.  
 NORWALK CA. 90650  
 Reported 10/17

**Previous Address:**  
 4304 CLARA ST. #A.  
 CUDAHY CA. 90201  
 Reported 3/14

**Previous Address:**  
 5608 CLARA ST.  
 BELL GARDENS CA. 90201

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
ASCEND CONSTRUCTION INC CIR BUENA, CA.	EMPLOYEE	6/16		10/18	10/18
SKY LINE FRAMING	FRAMER			10/17	11/17

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+629	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 04 The balances on your accounts are too high compared to loan amounts 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)

Public Records:	0	Collections:	3	Trades:	7	Inquiries:	5
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
Installment	7	\$59,968	\$0	\$38,534	\$0	\$1,061	n/a
<b>Total</b>	<b>7</b>	<b>\$59,968</b>	<b>\$0</b>	<b>\$38,534</b>	<b>\$0</b>	<b>\$1,061</b>	

COLLECTIONS

PROG MGT SYS (Y 2053001) Account # 21549620 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$7,505 **Opened:** 5/13  
**Responsibility:** I **Balance:** \$12,311 **Paid:**  
**Past Due:** \$12,311 **Closed:**  
**Last Payment:** **Verified:** 10/19  
**Update Method:** automated

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

ERC (Y 26MT002) Account # 107558350 Account Rating O9B  
**Original Creditor:** TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$1,353 **Opened:** 8/14  
**Responsibility:** I **Balance:** \$1,283 **Paid:**  
**Past Due:** \$1,283 **Closed:**  
**Last Payment:** **Verified:** 9/19  
**Update Method:** automated

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

CMRE FINANCE (Y 2746006) Account # 90ALV1000034700976 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$1,989 **Opened:** 9/15  
**Responsibility:** I **Balance:** \$2,777 **Paid:**  
**Past Due:** \$2,777 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

TRADES

FRD MOTOR CR (F 03796761) Account # 56319415 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$20,294 **Opened:** 4/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$25,175 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 074M349 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 10/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(17 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:** **Months 1-12:** 111X11111111  
**Months 13-24:** 11111

TIME FINANCE (F 079FK005) Account # 10071405 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$12,232 **Opened:** 9/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$15,361 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M410 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

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

TRADES

OPORTUNPROG (F 02CX002) Account # 3549879 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,008 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$6,190 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M302 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1  
(03 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2596312 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$2,100 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 6/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/19  
**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:**

OPORTUNPROG (F 02CX002) Account # 2186674 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$1,690 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 1/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

CRYSTAL PRO (H 01U4S001) Account # 58327 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,247 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 12/17  
**Responsibility:** I **Charge Off:** **Verified:** 12/17  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X111X11111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

TIME FINANCE (F 079FK005) Account # 10054002 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 3/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$13,242 **Past Due:** **Paid:**  
**Responsibility:** C **Terms:** 036M368 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 2/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111XXXXXX  
(32 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXXX  
**Date:** **Months 25-36:** XXXX111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/10/19	LS FINANCING (FLA2613540 CAL)		
10/10/19	LENDIFY FINA (FNC4076411 CAL)		
10/09/19	LENDIFY FINA (FNC4076411 CAL)		
10/20/18	APOYO FINANC (FNC6038461 CAL)		
4/21/18	FORD OF MONT (ALA2592232 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)