



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

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8515  
 Name: Arreola, Jose  
 Current Address: 9521 Laurel cyn Blvd 36  
 Pacoima CA.91331

### ARREOLAVARGAS , JOSE LUIS

Also Known As: ARREOLA,JOSE,LUIS      SSN: 000-00-0000      Phone:      In File Since: 7/08  
 Date of Birth: 02/78

Current Address:  
 9521 LAUREL CANYON BV. #36.  
 ARLETA CA. 91331  
 Reported 7/08

### EMPLOYMENT

DAVID BARNES      Position: OPERATOR      Start:      In File Since: 12/14  
 End:      Effective: 12/14

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+659	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 07 You have too many delinquent or derogatory accounts 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:	0	Trades:	5	Inquiries:	3
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	4	\$20,230	\$0	\$17,215	\$0	\$652	n/a
Total	5	\$20,230	\$0	\$17,215	\$0	\$652	

TRADES

CURACAO (H 083UH001) Account # 5366410600 Account Rating I09

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$836 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 3/17  
**Responsibility:** I **Charge Off:** **Verified:** 3/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Update Method:** automated

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

CURACAO (H 083UH001) Account # 536641 Account Rating R9P

**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 12/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$43 **Past Due:** \$0 **Paid:** 6/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/17  
**Remarks:** PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

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

MODERN FINAN (F 0571J004) Account # 20305923 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$15,033 **Opened:** 8/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$17,630 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 054M464 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

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

OPORTUNPROG (F 02CX002) Account # 3419685 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,182 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M188 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated

**Late Payments** (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11  
**Amount:**  
**Date:**

MODERN FINAN (F 0571J004) Account # 10248339 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$10,605 **Past Due:** \$0 **Paid:**  
**Responsibility:** S **Terms:** 052M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated

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

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/10/19	LS FINANCING (FLA2613540 CAL)		
4/06/19	OPORTUN INC/ (FNC5587633 CAL)		
12/17/17	CURACAO (HLA2456536 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)