



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/12/19 11:50 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Pena, Emmanuel
 Current Address: 7817 W Reseda Blvd 308
 Reseda CA.91345

PENARAMOS , EMMANUEL IGNACIO

Also Known As: PENA,EMANNUEL,IGNACIO
 PENA,EMANNUELIGNACIO
 PENA,EMANNUELIGNACI

SSN: 000-00-9273 **Phone:** **In File Since:** 4/14
Date of Birth: 01/81

Current Address:
 7817 RESEDA BV. #308.
 RESEDA CA. 91335
Reported 12/18

Previous Address:
 8111 RESEDA BV. #327.
 RESEDA CA. 91335
Reported 4/14

SCORING

Type **Score** **Explanation**

VANTAGESCOR3 **+596** 97 You have too few credit accounts
 49 Lack of sufficient relevant bankcard or revolving account information
 96 The total you owe on collection agency accounts is high
 12 The date that you opened your oldest account is too recent
 SCORECARD: 04
 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: 1	Trades: 2	Inquiries: 3				
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	2	\$5,090	\$0	\$3,079	\$0	\$260	n/a
Total	2	\$5,090	\$0	\$3,079	\$0	\$260	

COLLECTIONS

ERC (Y 26MT002) Account # 205971419 Account Rating O9B

Original Creditor: CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$285 **Opened:** 3/19

Account Type: OPEN **Balance:** \$285 **Paid:** **Closed:** **Verified:** 9/19

Responsibility: I **Past Due:** \$285 **Last Payment:** **Update Method:** automated

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

TRADES

OportunProg (F 02CXY002)		Account # 3267815	Account Rating	101
Type:	INSTALLMENT	Credit Limit:	Balance:	\$3,079
Loan Type:	UNSECURED	High Credit:	Past Due:	\$0
Responsibility:	I	Terms:	Last Payment:	
Remarks:			Charge Off:	
Late Payments	0 0 0	Delinquency	Maximum:	
(07 Months)	30 60 90		Amount:	
			Date:	
			Payment Pattern	
			Update Method:	automated
			Months 1-12:	1X11111

OportunProg (F 02CXY002)		Account # 2751963	Account Rating	101
Type:	INSTALLMENT	Credit Limit:	Balance:	\$0
Loan Type:	UNSECURED	High Credit:	Past Due:	\$0
Responsibility:	I	Terms:	Last Payment:	
Remarks:	CLOSED		Charge Off:	
Late Payments	0 0 0	Delinquency	Maximum:	
(07 Months)	30 60 90		Amount:	
			Date:	
			Payment Pattern	
			Update Method:	automated
			Months 1-12:	1111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/12/19	LS FINANCING (FLA2613540 CAL)		
7/20/19	CAPITAL ONE (BPC3575459 NTL)		
4/23/18	Oportun/Prog (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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