



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/14/19 12:24 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Nerio, Marvin
 Current Address: 868 E 40th Place
 Los Angeles CA.90011

NERIO , MARVIN A.

Also Known As: NERIOSOSA,MARVIN,ALBERTO
SSN: 000-00-5193
Date of Birth: 03/93
Phone:
In File Since: 5/14

Current Address: 868 E. 40TH PL.
 LOS ANGELES CA. 90011
 Reported 5/14
Previous Address: 407 E. 46TH ST.
 LOS ANGELES CA. 90011
 Reported 5/14

EMPLOYMENT

SOS CO
Position: WAREHOUSE
Start:
End:
In File Since: 5/14
Effective: 5/14

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	8 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type	Score	Explanation
VANTAGESCOR3	+534	97 You have too few credit accounts 08 You have either very few loans or too many loans with recent delinquencies 21 No open accounts in your credit file 95 You have too many collection agency accounts that are unpaid SCORECARD: 03 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:	3	Inquiries:	13
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Total	3	n/a	n/a	n/a	n/a	n/a	n/a

COLLECTIONS

PORTFOLIO RC (Y 1KSE003) Account # 5178058127600107 Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$760 **Opened:** 1/18
Account Type: OPEN **Balance:** \$760 **Paid:**
Responsibility: I **Past Due:** \$760 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

JEFFCAPSYS (Y 28J3001) Account # 3488611142003 Account Rating O9B
Original Creditor: OPORTUN INC(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$909 **Opened:** 3/19
Account Type: OPEN **Balance:** \$909 **Paid:**
Responsibility: I **Past Due:** \$909 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

CREDIT COLL (Y 1GZD005) Account # 65879998 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$337 **Opened:** 8/17
Account Type: OPEN **Balance:** \$337 **Paid:**
Responsibility: I **Past Due:** \$337 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

OPORTUNPROG (F 02CX002) Account # 1165454 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 9/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/15
Update Method: automated

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

CAPITAL ONE (B 01DTV001) Account # 517805877862 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 1/15
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/16
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (19 Months) 0 0 0 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111111111111
Months 13-24: 1111111

TRADES

OportunProg (F 02CXY002)		Account #950644	Account Rating 101
Type: INSTALLMENT		Credit Limit:	Balance: \$0
Loan Type: UNSECURED		High Credit: \$525	Opened: 7/14
Responsibility: I		Terms: 008M	Paid:
Remarks: CLOSED			Closed: 2/15
			Verified: 2/15
			Update Method: automated
Late Payments 0 0 0 Delinquency		Maximum:	Payment Pattern
(06 Months) 30 60 90		Amount:	Months 1-12: 111111
		Date:	

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/14/19	LS FINANCING (FLA2613540 CAL)		
10/11/19	LENDIFY FINA (FNC4076411 CAL)		
10/11/19	WF PLL (BDM0090140 ILM)		
10/10/19	LENDIFY FINA (FNC4076411 CAL)		
9/06/19	CAPITAL ONE (BPC3575459 NTL)		
9/06/19	SYNCB/PPC (BMA2450957 EAS)		
9/03/19	LENDIFY FINA (FNC4076411 CAL)		
8/20/19	LENDIFY FINA (FNC4076411 CAL)		
8/20/19	CAPITAL ONE (BPC3575459 NTL)		
5/01/19	CAP ONE (BPC2699824 NTL)		
3/06/19	SYNCB/PPC (BMA2450957 EAS)		
7/14/18	COAF (FPC1246538 NTL)		
5/07/18	BRCLYSBANKDE (BWL3390354 WIL)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
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