



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/14/19 12:28 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1914
 Name: Ramirez, Rodolfo
 Current Address: 630 Pico Boulevard Apt 4
 Santa Monica CA.90405

RAMIREZ , RODOLFO

Also Known As: RAMIREZZIGA, RODOLFO
SSN: 000-00-1914
Date of Birth: 03/82
Phone:
In File Since: 6/07

Current Address:
 630 PICO BV. #4.
 SANTA MONICA CA. 90405
Reported 6/07

EMPLOYMENT

DETAIL	Position:	Start:	In File Since:
RAMIRZ	CEO	End:	3/19
			Effective: 3/19
CAR DETAILS	CAR DETAILER	Start:	In File Since: 12/18
		End:	Effective: 12/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+420	04 The balances on your accounts are too high compared to loan amounts 12 The date that you opened your oldest account is too recent 08 You have either very few loans or too many loans with recent delinquencies 05 Too many of the delinquencies on your accounts are recent SCORECARD: 06 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:	8	Trades:	8	Inquiries:	39
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	7		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$0	\$3,612	\$0	\$0	\$0	100%
Installment	7	\$13,254	\$0	\$16,658	\$2,388	\$398	n/a
Closed w/Balance-		n/a	n/a	\$9,490	\$9,490	\$0	n/a
Total	8	\$13,254	\$3,612	\$26,148	\$11,878	\$398	

COLLECTIONS

AMSHER COLL (Y 744U001) Account # 24385076 Account Rating 09B
Original Creditor: T MOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$1,022 **Balance:** \$1,022 **Opened:** 5/19
Responsibility: I **Past Due:** \$1,022 **Paid:**
Last Payment: **Closed:**
Verified: 10/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

ERC (Y 26MT002) Account # 176943503 Account Rating 09B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$2,085 **Balance:** \$2,085 **Opened:** 10/17
Responsibility: I **Past Due:** \$2,085 **Paid:**
Last Payment: **Closed:**
Verified: 10/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

AD ASTRA REC (Y 2BRL001) Account # 4445292 Account Rating 09B
Original Creditor: SPEEDY CASH 3(financial) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER
Account Type: OPEN **Amount Placed:** \$315 **Balance:** \$315 **Opened:** 4/15
Responsibility: I **Past Due:** \$315 **Paid:**
Last Payment: **Closed:**
Verified: 10/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CREDIT COLL (Y 1GZD005) Account # 72737388 Account Rating 09B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER
Account Type: OPEN **Amount Placed:** \$68 **Balance:** \$68 **Opened:** 1/19
Responsibility: I **Past Due:** \$68 **Paid:**
Last Payment: **Closed:**
Verified: 9/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CREDIT COLL (Y 1GZD005) Account # 75775861 Account Rating 09B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER
Account Type: OPEN **Amount Placed:** \$116 **Balance:** \$116 **Opened:** 6/19
Responsibility: I **Past Due:** \$116 **Paid:**
Last Payment: **Closed:**
Verified: 9/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

COLLECTIONS

JEFFCAPSYS (Y 28J3001) Account # 3490985761003 Account Rating O9B
Original Creditor: OPORTUN INC(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$690 **Opened:** 3/19
Account Type: OPEN **Balance:** \$690 **Paid:**
Responsibility: I **Past Due:** \$690 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

CREDIT COLL (Y 1GZD005) Account # 69124411 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$61 **Opened:** 5/18
Account Type: OPEN **Balance:** \$61 **Paid:**
Responsibility: I **Past Due:** \$61 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

ALLIED COLL (Y 1Q4B002) Account # D1024399N1 Account Rating O9B
Original Creditor: CURACAO(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,683 **Opened:** 1/18
Account Type: OPEN **Balance:** \$3,122 **Paid:**
Responsibility: I **Past Due:** \$3,122 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

SANTANDER (F 01R18003) Account # 30000141715651000 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,806 **Opened:** 6/15
Loan Type: AUTOMOBILE **High Credit:** \$13,393 **Past Due:** \$6,806 **Paid:**
Responsibility: I **Terms:** 073M **Last Payment:** **Closed:** 10/15
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/19
Update Method: automated

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

CURACAO (H 083UH001) Account # 5184260300 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,684 **Opened:** 6/07
Loan Type: SECURED **High Credit:** \$2,684 **Past Due:** \$2,684 **Paid:**
Responsibility: C **Terms:** 011M **Last Payment:** **Closed:** 5/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/17
Update Method: manual

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

TRADES

OPORTUNPROG (F 02CX002) Account # 982633 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/14
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 11/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/15
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

UNITED AUTO (A 01MUZ001) Account # 10010115683060002 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$16,658 **Opened:** 10/18
Loan Type: AUTOMOBILE **High Credit:** \$13,254 **Past Due:** \$2,388 **Paid:**
Responsibility: M **Terms:** 052M398 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12: 55432113211
Late Payments 2 2 3 **Delinquency** **Maximum:** 7/19 (05) **Payment Pattern**
 (11 Months) 30 60 90 **Amount:** \$1,590 **Date:** 7/19

CURACAO (H 083UH001) Account # 518426 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,612 **Balance:** \$0 **Opened:** 6/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 4/14
Responsibility: C **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 4/16
Update Method: automated
Months 1-12: 111X1111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (11 Months) 30 60 90 **Amount:** **Date:**

FAMSA (F 026E7001) Account # 3562047303499828 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/11
Loan Type: INSTALLMENT SALES **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 5/12
Responsibility: C **Charge Off:** **Verified:** 5/12
Remarks: CLOSED **Update Method:** automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Date:**

FAMSA (F 026E7001) Account # 3562047302925521 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/10
Loan Type: INSTALLMENT SALES **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 7/11
Responsibility: C **Charge Off:** **Verified:** 7/11
Remarks: CLOSED **Update Method:** automated
Months 1-12: 111111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Date:**

TRADES

FAMSA (F 026E7001) Account # 3562047302475234 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/09

Loan Type: INSTALLMENT SALES **High Credit:** \$2,649 **Past Due:** \$0 **Paid:**

Responsibility: C **Terms:** 015M **Last Payment:** **Closed:** 10/10

Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 10/10

Late Payments 0 0 0 **Delinquency** **Maximum:** **Update Method:** automated
(10 Months) 30 60 90 **Amount:** **Payment Pattern** **Months 1-12:** 1111111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/14/19	LS FINANCING (FLA2613540 CAL)		
10/08/19	MONEY MART (FPH3893119 EAS)		
9/23/19	LENDIFY FINA (FNC4076411 CAL)		
9/08/19	LITHIA HYUND (ACH6998475 CHI)		
8/07/19	LENDIFY FINA (FNC4076411 CAL)		
7/21/19	CERRITOS NIS (ACH1028943 CHI)		
6/12/19	LENDIFY FINA (FNC4076411 CAL)		
3/30/19	EXETER FIN (FDF1654822 SCT)		
3/30/19	COAF (FPC1246538 NTL)		
3/22/19	EXETER FIN (FDF1654822 SCT)		
3/22/19	COAF (FPC1246538 NTL)		
3/17/19	CERRITOS NIS (ACH1028943 CHI)		
2/15/19	BUENA PARK N (ALA7201238 CAL)		
1/13/19	UNIVERSAL CI (ALA7904554 CAL)		
12/17/18	700CR/DOWNEY (ALA2608990 CAL)		
12/15/18	RUSSELL WEST (ACH5664043 CHI)		
12/10/18	GARDENA NISS (ACH5248139 CHI)		
12/10/18	AMERICREDIT (FDF0027016 SCT)		
12/08/18	EXETER FIN (FDF1654822 SCT)		
12/08/18	JPMCB AUTO (BCP0006508 NTL)		
12/08/18	NISSANI BROS (ALA4932123 CAL)		
12/08/18	REGIONAL ACC (BNC2081415 FLA)		
12/07/18	EXETER FIN (FDF1654822 SCT)		
12/07/18	COAF (FPC1246538 NTL)		
10/29/18	FIRST ELECTR (BUT3527319 MWB)		
10/10/18	AMERICREDIT (FDF0027016 SCT)		
10/10/18	COAF (FPC1246538 NTL)		
10/04/18	WIN CHEV 2 (ALA3282352 CAL)		
9/26/18	LENDIFY FINA (FNC4076411 CAL)		
9/25/18	EXETER FIN (FDF1654822 SCT)		
9/23/18	REGIONAL ACC (BNC2081415 FLA)		
4/01/18	NISSAN OF SO (ALA5022221 CAL)		
2/22/18	CREDIT TECH (ZLA7182379 CAL)		
2/14/18	LENDIFY FINA (FNC4076411 CAL)		
2/09/18	T-MOBILE (UWA3747126 WAS)		
2/04/18	BRCLYSBANKDE (BWL3390354 WIL)		
1/24/18	LENDIFY FINA (FNC4076411 CAL)		
10/27/17	CAP ONE (BPC2699824 NTL)		
10/23/17	NISSAN OF VA (ACH1995137 CHI)		

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)