



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/14/19 18:11 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Iribe, Daniel
 Current Address: 2614 N Parkway Dr
 El monte CA.91732

IRIBECASAS , DANIEL

Also Known As: IRIBE,DANIEL SSN: 000-00-9041 Phone: In File Since: 1/02
 Date of Birth: 05/76

Current Address:
 2614 PARKWAY DR.
 EL MONTE CA. 91732
 Reported 10/06

Previous Address:
 2348 BRYCE RD.
 EL MONTE CA. 91732
 Reported 3/03

Previous Address:
 2340 BRYCE RD.
 EL MONTE CA. 91732

EMPLOYMENT

H 2 0 MOBILE CAR WASH	Position: MECHANIC	Start:	In File Since: 4/18
		End:	Effective: 11/15
1ST CHOICE AUTO RECONDITIONING	Position: AUTO DETAILER	Start:	In File Since: 1/15
		End:	Effective: 2/15

SCORING

Type	Score	Explanation
VANTAGESCOR3	+526	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 63 Lack of sufficient relevant real estate account information 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: 3	Trades: 8	Inquiries: 11				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 24					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	8	\$800	\$0	\$0	\$0	\$0	n/a
Total	8	\$800	\$0	\$0	\$0	\$0	

COLLECTIONS

ERC (Y 26MT002) Account # 186991382 Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$336 **Balance:** \$336 **Opened:** 12/17
Responsibility: I **Past Due:** \$336 **Paid:**
Last Payment: **Closed:**
Verified: 9/19
Update Method: automated

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

CREDIT COLL (Y 1GZD005) Account # 70559484 Account Rating O9B
Original Creditor: INFINITY INSURANCE COMPANY(insurance) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$66 **Balance:** \$66 **Opened:** 8/18
Responsibility: I **Past Due:** \$66 **Paid:**
Last Payment: **Closed:**
Verified: 9/19
Update Method: automated

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

JEFFCAPSYS (Y 28J3001) Account # 3488684461003 Account Rating O9B
Original Creditor: OPORTUN INC(financial) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$3,537 **Balance:** \$3,177 **Opened:** 3/19
Responsibility: I **Past Due:** \$3,177 **Paid:**
Last Payment: **Closed:**
Verified: 9/19
Update Method: automated

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

TRADES

OPORTUNPROG (F 02CX002) Account # 1220293 Account Rating IO9
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: UNSECURED **High Credit:** \$3,297 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M **Last Payment:** **Closed:** 7/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/15
Update Method: automated

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

AMIGO CREDIT (F 02EVL001) Account # 43921160603 Account Rating IO5
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 4/17
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
(20 Months) 1 1 16 30 60 90 **Amount:** 1/16 (05) **Start Date:** **Months 1-12:** 555555555555
Date: 1/16 **Months 13-24:** 55543211

TRADES

AMIGO CREDIT (F 02EVL001) Account # 24501160602 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/15
Remarks: CLOSED **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

PRMR AUTO CR (F 028WB001) Account # 1000060224 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/13
Loan Type: AUTOMOBILE **High Credit:** \$7,162 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 7/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 4 1 0 **Delinquency** **Maximum:** 6/15 (03) **Payment Pattern** **Months 1-12:** 322111211111
(25 Months) 30 60 90 **Amount:** \$916 **Months 13-24:** 111121111111
Date: 6/15 **Months 25-36:** 1

OPORTUNPROG (F 02CX002) Account # 878328 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$3,475 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/15
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X21XXX1111
(10 Months) 30 60 90 **Amount:**
Date:

AMIGO CREDIT (F 02EVL001) Account # 18621160601 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 3/15
Remarks: CLOSED **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 732109 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 5/14
Remarks: CLOSED **Charge Off:** **Verified:** 5/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CXY002)		Account # 600389	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 2/13
Loan Type: UNSECURED	High Credit: \$1,365	Past Due: \$0	Paid:
Responsibility: I	Terms: 012M	Last Payment:	Closed: 10/13
Remarks: CLOSED		Charge Off:	Verified: 10/13
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: 1111111
(07 Months) 30 60 90	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/14/19	LS FINANCING (FLA2613540 CAL)		
8/26/19	LENDIFY FINA (FNC4076411 CAL)		
5/20/19	LS FINANCING (FLA2613540 CAL)		
5/08/19	EL MONTE HON (ALA2915614 CAL)		
1/09/19	BK OF AMER (BNC6199555 FLA)		
8/20/18	CRACCEPT/CAC (FDT0001230 MCH)		
4/08/18	COAF (FPC1246538 NTL)		
4/08/18	EXETER FIN (FDF1654822 SCT)		
4/07/18	PUENTE HILLS (ALA4128608 CAL)		
2/11/18	CREDCO (ZCO8256078 CAL)		
10/23/17	LENDIFY FINA (FNC4076411 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)