



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/15/19 13:27 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Zelaya, Orison
 Current Address: 1104 S Cherry Ave
 Long Beach CA.90813

ZELAYAGRIFFIN , ORISON EDUARDO

Also Known As: GRIFFINZELAYA,ORISON,EDUARDO GRIFFIN,ORISON,EDUARDOZELAYA
 SSN: 000-00-0000
 Date of Birth: 05/92
 Phone:
 In File Since: 11/15

Current Address:
 1019 WALNUT AV.
 LONG BEACH CA. 90813
 Reported 11/17

Previous Address:
 1104 CHERRY AV. #3.
 LONG BEACH CA. 90813
 Reported 10/18

Previous Address:
 7373 NW. 45TH AV.
 COCONUT CREEK FL. 33073

EMPLOYMENT

PROPIO
 Position:
 Start:
 End:
 In File Since: 9/18
 Effective: 9/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+540	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 76 You have insufficient credit history on installment loans 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:	0	Trades:	4	Inquiries:	3
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance-		n/a	n/a	\$5,380	\$5,380	\$0	n/a
Total	4	\$0	\$0	\$5,380	\$5,380	\$0	

TRADES

BK OF AMER (B 01597029) Account # 5976 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,700 **Balance:** \$2,135 **Opened:** 10/15
Loan Type: CREDIT CARD **High Credit:** \$2,156 **Past Due:** \$2,135 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

BK OF AMER (B 01597029) Account # 0171 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,700 **Balance:** \$2,433 **Opened:** 5/16
Loan Type: CREDIT CARD **High Credit:** \$2,461 **Past Due:** \$2,433 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 3094777 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$812 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$812 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 5/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2781190 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/15/19	LS FINANCING (FLA2613540 CAL)		
9/01/18	CURACAO (HLA2456536 CAL)		
3/06/18	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:
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