



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/15/19 16:53 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8690
 Name: Del Carpio, Enrique
 Current Address: 13100 Chapman
 Garden grove CA.92840

DELCARPIOORTIZ , ENRIQUE MIGUELMARTIN

Also Known As: DELCARPIO, ENRIQUE, MIGUEL
SSN: 000-00-0000
Date of Birth: 12/74
Phone:
In File Since: 8/19
 DELCARPIOORTIZ, ENRIQUE MIGUEL
 M

Current Address:
 13100 CHAPMAN AV. #3304.
 GARDEN GROVE CA. 92840
Reported 8/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+584	97 You have too few credit accounts 12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 30 Too few of your bankcard or other revolving accounts have high limits 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: 0	Trades: 2	Inquiries: 6				
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
Revolving	1	\$352	\$500	\$352	\$0	\$25	30%
Installment	1	\$1,390	\$0	\$1,415	\$0	\$138	n/a
Total	2	\$1,742	\$500	\$1,767	\$0	\$163	

TRADES

OPORTUNPROG (F 02CX002) Account # 3677873 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,415 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M138 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

BK OF AMER (B 01597029) Account # 8879 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$352 **Opened:** 8/19
Loan Type: CREDIT CARD **High Credit:** \$352 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/15/19	LS FINANCING (FLA2613540 CAL)		
10/12/19	LENDIFY FINA (FNC4076411 CAL)		
8/19/19	BK OF AMER (BNC2428053 FLA)		
8/17/19	BK OF AMER (BPH3346328 EAS)		
8/10/19	OPORTUN INC/ (FNC5587633 CAL)		
8/08/19	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)