



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/15/19 18:39 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Molina ponce, Cesar
 Current Address: 749 London St 749
 San Francisco CA.94112

PONCE , CESAR A.

Also Known As:

MOLINAPONCE,CESARALVERTO
 MOLINAPONCE,CESARALBERTO
 MOLINAPONCE,CESAR,ALBERTO

SSN: 000-00-7655
 Date of Birth: 02/85

Phone:

In File Since: 10/11

Current Address:

749 LONDON ST.
 SAN FRANCISCO CA. 94112
 Reported 5/14

Previous Address:

65 MEDA AV.
 SAN FRANCISCO CA. 94112
 Reported 3/13

Previous Address:

57 NORTON ST.
 SAN FRANCISCO CA. 94112

EMPLOYMENT

SCALA BISTRO

Position: BUSSER AND RUNER

Start: 2/07
 End:

In File Since: 8/18
 Effective: 2/18

SCORING

Type

VANTAGESCOR3

Score

+690

Explanation

- 12 The date that you opened your oldest account is too recent
 - 14 Lack of sufficient credit history
 - 63 Lack of sufficient relevant real estate account information
 - 85 You have too many inquiries on your credit report
- SCORECARD: 10

CREDIT INFORMATION Summary (Total History)

Public Records: 0 Collections: 0 Trades: 17 Inquiries: 11

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	4	\$4,723	\$6,700	\$2,189	\$0	\$50	67%
Installment	13	\$32,294	\$0	\$31,221	\$0	\$717	n/a
Total	17	\$37,017	\$6,700	\$33,410	\$0	\$767	

TRADES

WELLS FARGO (B 0908N664) Account #442644142538 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$88 **Opened:** 4/14
Loan Type: CREDIT CARD **High Credit:** \$1,389 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

REDWOOD C U (Q 06703001) Account #4470001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$22,670 **Opened:** 7/19
Loan Type: AUTOMOBILE **High Credit:** \$23,204 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M361 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

OPORTUNPROG (F 02CX002) Account #3512989 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,551 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M356 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 1X1
Date:

KOHL'S/CAPONE (D 012EN005) Account #639305090646 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 10/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$269 **Past Due:** \$0 **Paid:** 9/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date:

CAPITAL ONE (B 01DTV001) Account #517805846558 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$2,101 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$2,564 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

TRADES

DSNB MACYS (D 02A5T001) Account # 603534007795 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 5/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$501 **Past Due:** \$0 **Paid:** 8/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

NATWIDE WEST (F 087ZX012) Account # 789645 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18
Loan Type: AUTOMOBILE **High Credit:** \$22,002 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2443428 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

OPORTUNPROG (F 02CX002) Account # 2297853 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 10/17
Remarks: CLOSED **Charge Off:** **Verified:** 10/17
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 # 1668409 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$4,002 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1342723 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 4/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X11111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 879469 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$3,379 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 7/15
Remarks: CLOSED **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX11XXX111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 622248 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **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:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 473586 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 4/13
Remarks: CLOSED **Charge Off:** **Verified:** 4/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 359763 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/11
Loan Type: UNSECURED **High Credit:** \$1,865 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 6/12
Remarks: CLOSED **Charge Off:** **Verified:** 6/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 209059 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/10
Loan Type: UNSECURED **High Credit:** \$1,450 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 4/11
Remarks: CLOSED **Charge Off:** **Verified:** 4/11
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 26025 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/09
Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 4/10
Remarks: CLOSED **Charge Off:** **Verified:** 4/10
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)		
7/12/19	HONDA OF SER (ANC3244616 FLA)		
6/11/19	SYNCB/CHEVRN (BNY2754256 EAS)		
4/25/19	CAPITAL ONE (BPC3575459 NTL)		
10/03/18	KOHL'S/CAPONE (DMK6368324 WIS)		
8/29/18	TD AUTO FINA (FDT4113756 MCH)		
8/29/18	CREDCO (ZCO8256078 CAL)		
7/27/18	FREMONT TOYO (ALA5017916 CAL)		
2/01/18	TD AUTO FINA (FDT4113756 MCH)		
2/01/18	MB FIN SVCS (FDT4831813 MCH)		
2/01/18	MRCDS BNZ OF (ALA1108439 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)