



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/16/19 11:17 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4118
 Name: Elacio , Humberto
 Current Address: 161 N Alameda Ave
 Azusa CA.91702

ELACIOGUADALUPE , HUMBERTO

Also Known As:

ELACIO,HUMBERTO
 ELACI,HUMBERTO

SSN: 000-00-0000
Date of Birth: 04/94

Phone:

In File Since: 5/16

Current Address:

161 N. ALAMEDA AV.
 AZUSA CA. 91702
 Reported 9/16

Previous Address:

655 S. DONNA BETH AV. #7.
 AZUSA CA. 91702
 Reported 5/16

EMPLOYMENT

BARRET BUSINESS / SEATING RESOURCE
 AZUSA, CA.

Position:

Start: 3/18
End:

In File Since: 9/19
Effective: 9/19

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+652

Explanation

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
 63 Lack of sufficient relevant real estate account information
 16 The total of all balances on your open accounts is too high
 SCORECARD: 08
 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:** 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	2	\$1,093	\$1,100	\$1,075	\$0	\$26	2%
Installment	2	\$19,793	\$0	\$18,580	\$0	\$579	n/a
Closed w/Balance	-	n/a	n/a	\$2,653	\$0	\$112	n/a
Total	4	\$20,886	\$1,100	\$22,308	\$0	\$717	

TRADES

BK OF AMER (B 01597029) Account # 2872 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,100 **Balance:** \$1,075 **Opened:** 7/16
Loan Type: CREDIT CARD **High Credit:** \$1,093 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN26 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (38 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11

BK OF AMER (B 01597029) Account # 5967 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,200 **Balance:** \$2,653 **Opened:** 10/17
Loan Type: CREDIT CARD **High Credit:** \$3,098 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN112 **Last Payment:** **Closed:** 4/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (24 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111

WESTLAKE FIN (F 01T9Q001) Account # 10610372 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$17,257 **Opened:** 1/19
Loan Type: AUTOMOBILE **High Credit:** \$18,103 **Past Due:** \$0 **Paid:**
Responsibility: M **Terms:** 072M459 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111

OPORTUNPROG (F 02CX002) Account # 3401824 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,323 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,690 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M120 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 1X111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/16/19	LS FINANCING (FLA2613540 CAL)		
10/13/19	LENDIFY FINA (FNC4076411 CAL)		
9/20/19	APOYO FINANC (FNC6038461 CAL)		
9/01/19	CLARMNT TOYO (ALA4723635 CAL)		
9/01/19	LENDIFY FINA (FNC4076411 CAL)		
3/26/19	OPORTUN INC/ (FNC5587633 CAL)		

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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