



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/17/19 16:22 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Huerta, Moises
 Current Address: 10514 N Zamora Ave
 Los angeles CA.90002

HUERTA , MOISES

Also Known As: HUERTAVARGAS,MOISES SSN: 000-00-9840 Phone: In File Since: 4/14
 Date of Birth: 01/84

Current Address:
 10514 W. ZAMORA AV.
 LOS ANGELES CA. 90002
 Reported 3/14

SCORING

| Type | Score | Explanation |
|--------------|-------|---|
| VANTAGESCOR3 | +658 | 12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 49 Lack of sufficient relevant bankcard or revolving account information 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: | 8 | Inquiries: | 6 |
| Negative Trade Accounts: | 2 | Trade Accounts with Any Historical Negatives: | 2 | Occurrence of Historical Negatives: | 3 | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Installment | 8 | \$11,013 | \$0 | \$3,293 | \$0 | \$375 | n/a |
| Closed w/Balance | - | n/a | n/a | \$5,078 | \$623 | \$377 | n/a |
| Total | 8 | \$11,013 | \$0 | \$8,371 | \$623 | \$752 | |

TRADES

| | | | | | |
|--|------------------------------|-------------------------|------------------------|-----------------------------------|--|
| MUSA AUTO (F 02FZQ001) | | Account # 500700410 | | Account Rating 109 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$0 | Opened: 2/13 | | |
| Loan Type: AUTOMOBILE | High Credit: \$7,305 | Past Due: \$0 | Paid: | | |
| Responsibility: C | Terms: 036M | Last Payment: | Closed: 7/17 | | |
| Remarks: SETTLED?LESS THAN FULL BALANCE | | Charge Off: | Verified: 7/17 | | |
| Late Payments (Months) | Delinquency | Maximum: | Payment Pattern | Update Method: automated | |
| 30 60 90 | | Amount: | | Months 1-12: | |
| | | Date: | | | |
| MUSA AUTO (F 02FZQ001) | | Account # 500704810 | | Account Rating 108 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$5,078 | Opened: 9/14 | | |
| Loan Type: AUTOMOBILE | High Credit: \$15,153 | Past Due: \$623 | Paid: | | |
| Responsibility: C | Terms: 060M377 | Last Payment: | Closed: 11/17 | | |
| Remarks: REPOSESSION | | Charge Off: | Verified: 12/18 | | |
| Late Payments (Months) | Delinquency | Maximum: | Payment Pattern | Update Method: automated | |
| 30 60 90 | | Amount: | | Months 1-12: | |
| | | Date: | | | |
| PRMR AUTO CR (F 028WB001) | | Account # 1000097906 | | Account Rating 101 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$2,571 | Opened: 7/16 | | |
| Loan Type: AUTOMOBILE | High Credit: \$9,683 | Past Due: \$0 | Paid: | | |
| Responsibility: C | Terms: 042M317 | Last Payment: | Closed: | | |
| Remarks: | | Charge Off: | Verified: 9/19 | | |
| Late Payments (37 Months) | Delinquency | Maximum: | Payment Pattern | Update Method: automated | |
| 0 0 0 30 60 90 | | Amount: | | Months 1-12: 111111111111 | |
| | | Date: | | Months 13-24: 111111111111 | |
| | | | | Months 25-36: 111111111111 | |
| | | | | Months 37-48: 1 | |
| OPORTUNPROG (F 02CX002) | | Account # 2755604 | | Account Rating 101 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$722 | Opened: 4/18 | | |
| Loan Type: UNSECURED | High Credit: \$1,330 | Past Due: \$0 | Paid: | | |
| Responsibility: I | Terms: 037M58 | Last Payment: | Closed: | | |
| Remarks: | | Charge Off: | Verified: 9/19 | | |
| Late Payments (16 Months) | Delinquency | Maximum: | Payment Pattern | Update Method: automated | |
| 0 0 0 30 60 90 | | Amount: | | Months 1-12: 1X1111111111 | |
| | | Date: | | Months 13-24: 1111 | |
| | | | | | |
| U S AUTO CR (F 02BPG001) | | Account # 3900004806 | | Account Rating 101 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$0 | Opened: 9/14 | | |
| Loan Type: AUTOMOBILE | High Credit: \$15,152 | Past Due: \$0 | Paid: | | |
| Responsibility: C | Terms: 060M | Last Payment: | Closed: 9/19 | | |
| Remarks: CLOSED | | Charge Off: | Verified: 9/19 | | |
| Late Payments (08 Months) | Delinquency | Maximum: | Payment Pattern | Update Method: automated | |
| 0 0 0 30 60 90 | | Amount: | | Months 1-12: 11111111 | |
| | | Date: | | | |

TRADES

LENDIFY FIN (F 02G6T001) Account # 102207083101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
Update Method: automated
Months 1-12: 331XXXXX1111
Months 13-24: 1

Late Payments 0 2 0 **Delinquency** **Maximum:** 8/18 (03)
 (13 Months) 30 60 90 **Amount:**
Date: 8/18

OPORTUNPROG (F 02CX002) Account # 2493186 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,375 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 011M **Last Payment:** **Closed:** 4/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/18
Update Method: automated
Months 1-12: 2111

Late Payments 1 0 0 **Delinquency** **Maximum:**
 (04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1959072 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Months 1-12: 111111111111

Late Payments 0 0 0 **Delinquency** **Maximum:**
 (12 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 10/17/19 | LS FINANCING (FLA2613540 CAL) | | |
| 10/16/19 | APOYO FINANC (FNC6038461 CAL) | | |
| 10/05/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 11/27/17 | CREDCO (ZCO8256078 CAL) | | |
| 11/24/17 | LENDIFY FINA (FNC4076411 CAL) | | |
| 11/21/17 | 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)