



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/17/19 16:43 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9760
 Name: Garcia, Jose
 Current Address: 37951 E 27th
 Palmdale CA.93550

GARCIACAZARES , JOSEDEJESUS

Also Known As: GARCIACAZARES,JOSE,DEJESUS
 GARCIA,JOSE
 GARCIA GONZALEZ,JOSE,JESUS

SSN: 000-00-0000 **Phone:** **In File Since:** 12/15
Date of Birth: 10/83

Current Address:
 37951 E. 27TH ST.
 PALMDALE CA. 93550
Reported 2/16

Previous Address:
 11256 CHIVERS AV.
 PACOIMA CA. 91331
Reported 12/15

EMPLOYMENT

BRIGHTVIEW MARINA **Position:** **Start:** **In File Since:** 11/17
End: **Effective:** 11/17

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+572	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 05 Too many of the delinquencies on your accounts are recent 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: 7	Inquiries: 9				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$0	\$1,100	\$0	\$0	\$0	100%
Installment	6	\$6,500	\$0	\$1,713	\$0	\$367	n/a
Closed w/Balance-		n/a	n/a	\$377	\$0	\$0	n/a
Total	7	\$6,500	\$1,100	\$2,090	\$0	\$367	

TRADES

CURACAO (H 083UH001)		Account # 5430578800	Account Rating	I09
Type: INSTALLMENT	Credit Limit:	Balance: \$377	Opened: 11/17	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$377	Past Due: \$0	Paid:	
Responsibility: I	Terms: 006M	Last Payment:	Closed: 7/18	
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 9/19	
Late Payments (Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
0 0 0 30 60 90		Date:		Months 1-12:
LENDIFY FIN (F 02G6T001)		Account # 124316448102	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$1,445	Opened: 9/18	
Loan Type: UNSECURED	High Credit: \$2,500	Past Due: \$0	Paid:	
Responsibility: I	Terms: 024M151	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 9/19	
Late Payments (12 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
0 0 0 30 60 90		Date:		Months 1-12: 1111111X1111
OPORTUNPROG (F 02CX002)		Account # 2178722	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$268	Opened: 5/17	
Loan Type: UNSECURED	High Credit: \$4,000	Past Due: \$0	Paid:	
Responsibility: I	Terms: 028M216	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 9/19	
Late Payments (27 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
1 0 0 30 60 90		Date:		Months 1-12: 1X1211111111 Months 13-24: 111111111111 Months 25-36: 111
LENDIFY FIN (F 02G6T001)		Account # 124316448101	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 2/18	
Loan Type: UNSECURED	High Credit: \$500	Past Due: \$0	Paid:	
Responsibility: I	Terms: 007M	Last Payment:	Closed: 9/18	
Remarks: CLOSED		Charge Off:	Verified: 9/18	
Late Payments (02 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
0 0 0 30 60 90		Date:		Months 1-12: 11
CURACAO (H 083UH001)		Account # 543057	Account Rating	R01
Type: REVOLVING	Credit Limit: \$1,100	Balance: \$0	Opened: 11/17	
Loan Type: CHARGE ACCOUNT	High Credit: \$0	Past Due: \$0	Paid:	
Responsibility: I	Terms:	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 6/18	
Late Payments (07 Months)	Delinquency	Maximum Amount:	Payment Pattern	Update Method: automated
0 0 0 30 60 90		Date:		Months 1-12: 11111X1

TRADES

OportunProg (F 02CX002) Account # 1789426 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 5/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(09 Months) 30 60 90 **Amount:** **Date:**

OportunProg (F 02CX002) Account # 1560164 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 7/16
Remarks: CLOSED **Charge Off:** **Verified:** 7/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/17/19	LS FINANCING (FLA2613540 CAL)		
9/19/19	LENDIFY FINA (FNC4076411 CAL)		
5/17/19	LENDIFY FINA (FNC4076411 CAL)		
3/11/19	CAPITAL ONE (BPC3575459 NTL)		
11/09/18	SYNCB/JCP (NNY1212672 EAS)		
10/17/18	APOYO FINANC (FNC6038461 CAL)		
9/06/18	LENDIFY FINA (FNC4076411 CAL)		
2/05/18	LENDIFY FINA (FNC4076411 CAL)		
11/19/17	CURACAO (HLA2456536 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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