



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/17/19 18:44 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1612
 Name: Luna, Pablo
 Current Address: 4700 Hooper Ave
 Los Angeles CA.90011

LUNA , PABLO

Also Known As:

SSN: 000-00-8425
 Date of Birth: 09/77

Phone:

In File Since: 1/06

Current Address:
 4700 HOOPER AV.
 LOS ANGELES CA. 90011
 Reported 1/18

Previous Address:
 2323 STANFORD AV.
 LOS ANGELES CA. 90011
 Reported 5/06

Previous Address:
 2322 STANFORD AV.
 LOS ANGELES CA. 90011

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+545	21 No open accounts in your credit file 44 Too many bankcard or revolving accounts with delinquent or derogatory status 12 The date that you opened your oldest account is too recent 05 Too many of the delinquencies on your accounts are recent SCORECARD: 06 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:	3	Inquiries:	11
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance -	n/a	n/a	\$2,488	\$1,987	\$0	n/a	
Total	3	\$0	\$0	\$2,488	\$1,987	\$0	

TRADES

MABT HCUS (B 02FX6001)		Account # 470012000017		Account Rating R09	
Type: REVOLVING	Credit Limit: \$1,800	Balance: \$2,086	Opened: 2/18	Paid:	
Loan Type: CREDIT CARD	High Credit: \$2,086	Past Due: \$1,585	Closed: 1/19	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:			
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern		
30 60 90					
CAPITAL ONE (B 01DTV001)		Account # 517805804888		Account Rating R09	
Type: REVOLVING	Credit Limit: \$300	Balance: \$402	Opened: 6/18	Paid:	
Loan Type: CREDIT CARD	High Credit: \$432	Past Due: \$402	Closed: 4/19	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:			
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern		
30 60 90					
CURACAO (H 083UH001)		Account # 5154489000		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/05	Paid:	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$410	Past Due: \$0	Closed: 3/18	Verified: 3/18	
Responsibility: I	Terms: 008M	Last Payment:	Update Method: automated	Months 1-12: XXXXXX11	
Remarks:		Charge Off:			
Late Payments (48 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern		
0 0 0 30 60 90					

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/17/19	LS FINANCING (FLA2613540 CAL)		
10/07/19	LENDIFY FINA (FNC4076411 CAL)		
8/10/19	LENDIFY FINA (FNC4076411 CAL)		
12/14/18	LENDIFY FINA (FNC4076411 CAL)		
6/05/18	LENDIFY FINA (FNC4076411 CAL)		
6/04/18	CAP ONE (BPC2699824 NTL)		
6/02/18	CAP ONE (BPC2699824 NTL)		
5/22/18	LENDIFY FINA (FNC4076411 CAL)		
3/01/18	CREDCO (ZCO8256078 CAL)		
2/13/18	GOLDMAN SACH (BNY6506011 EAS)		
12/05/17	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)