



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/17/19 21:33 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4199
 Name: palacios, Guillermo
 Current Address: 3676 Altadena Ave 1
 San Diego CA.92105

CEBREROPALACIOS , GUILLERMO

Also Known As: PALACIOSLAURAFLORES,GUILLERMO
SSN: 000-00-9435 **Phone:**
Date of Birth: 11/78 **In File Since:** 3/12
 GUILLERMO,CEBRERO

Current Address: 3676 ALTADENA AV. #1.
 SAN DIEGO CA. 92105
Reported 11/14
Previous Address: 4269 50TH ST. #8.
 SAN DIEGO CA. 92115
Reported 3/12

EMPLOYMENT

BUBS IN THE BALLPARK **Position:** COOK **Start:** **In File Since:** 3/19
End: **Effective:** 3/19

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+588	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 32 Balances on bankcard or revolving accounts too high compared to credit limits 74 The balance amount paid down on your open installment accounts is too low SCORECARD: 07 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: 1	Trades: 21	Inquiries: 19				
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	\$5,846	\$6,000	\$5,649	\$0	\$162	6%
Installment	17	\$41,299	\$0	\$38,493	\$0	\$1,352	n/a
Total	21	\$47,145	\$6,000	\$44,142	\$0	\$1,514	

COLLECTIONS

I C SYSTEM (Y 2834001)	Account # 74309413001	Account Rating O9B
Original Creditor: ATT U VERSE(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$328
Account Type: OPEN		Balance: \$328
Responsibility: I		Past Due: \$328
		Last Payment:
		Open: 9/14
		Paid:
		Closed:
		Verified: 10/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

LENDIFY FIN (F 02G6T001)	Account # 131207791103	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$3,529
Loan Type: UNSECURED	High Credit: \$4,000	Past Due: \$0
Responsibility: I	Terms: 034M188	Last Payment:
Remarks:		Charge Off:
		Open: 2/19
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(07 Months) 30 60 90	Amount:	Months 1-12: 1111111
	Date:	

WILSHIRE CNS (F 028NZ001)	Account # 10591198	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$3,103
Loan Type: UNSECURED	High Credit: \$3,575	Past Due: \$0
Responsibility: I	Terms: 036M166	Last Payment:
Remarks:		Charge Off:
		Open: 4/19
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(05 Months) 30 60 90	Amount:	Months 1-12: 11111
	Date:	

WESTLAKE FIN (F 01T9Q001)	Account # 10999280	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$20,251
Loan Type: AUTOMOBILE	High Credit: \$21,134	Past Due: \$0
Responsibility: I	Terms: 072M432	Last Payment:
Remarks:		Charge Off:
		Open: 3/19
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(05 Months) 30 60 90	Amount:	Months 1-12: 11111
	Date:	

WILSHIRE CNS (F 028NZ001)	Account # 11504268	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$3,154
Loan Type: UNSECURED	High Credit: \$3,500	Past Due: \$0
Responsibility: I	Terms: 036M212	Last Payment:
Remarks:		Charge Off:
		Open: 6/19
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(03 Months) 30 60 90	Amount:	Months 1-12: 111
	Date:	

TRADES

OPORTUNPROG (F 02CX002) Account # 3347995 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,456 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M354 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111
(06 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 1619 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,495 **Opened:** 3/19
Loan Type: CREDIT CARD **High Credit:** \$1,498 **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** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 6997 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$3,055 **Opened:** 6/16
Loan Type: CREDIT CARD **High Credit:** \$3,055 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN87 **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
(38 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11

CAPITAL ONE (B 01DTV001) Account # 517805949973 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$202 **Opened:** 3/19
Loan Type: CREDIT CARD **High Credit:** \$296 **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** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**

CAPITAL ONE (B 01DTV001) Account # 400344985272 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$897 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$997 **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** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 9834981 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: AUTOMOBILE **High Credit:** \$15,010 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(31 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111111

OPORTUNPROG (F 02CX002) Account # 2616158 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$7,965 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(12 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date:

LENDIFY FIN (F 02G6T001) Account # 131207791102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(13 Months) 30 60 90 **Amount:** **Months 1-12:** X111111XXXXX
Date: **Months 13-24:** 1

LENDIFY FIN (F 02G6T001) Account # 131207791101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

OPORTUNPROG (F 02CX002) Account # 1739269 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 1/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

TRADES

WESTLAKE FIN (F 01T9Q001) Account #8683476 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: AUTOMOBILE **High Credit:** \$8,829 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OportunPROG (F 02CX002) Account #1287799 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15
Loan Type: UNSECURED **High Credit:** \$3,175 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 5/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111
(10 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account #1044805 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: UNSECURED **High Credit:** \$3,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 6/15
Remarks: CLOSED **Charge Off:** **Verified:** 6/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX11111
(07 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account #754021 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13
Loan Type: UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX111111
(10 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account #625247 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/13
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 11/13
Remarks: CLOSED **Charge Off:** **Verified:** 11/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 538718 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/12
Loan Type: UNSECURED **High Credit:** \$1,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **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:** 1111
(04 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 450987 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 10/12
Remarks: CLOSED **Charge Off:** **Verified:** 10/12
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)		
9/13/19	CAPITAL ONE (BPC3575459 NTL)		
4/24/19	SYNCB/EBAY (BNY5734653 EAS)		
4/03/19	AMERICAN EXP (BUT3236957 MWB)		
4/02/19	CAP ONE (BPC2699824 NTL)		
3/26/19	CAP ONE (BPC2699824 NTL)		
3/26/19	SYNCB/JCP (NNY1212672 EAS)		
3/26/19	CAPITAL ONE (BPC3575459 NTL)		
3/21/19	AMERICREDIT (FDF0027016 SCT)		
3/21/19	BALBOA T&L (FSD2815073 CAL)		
3/20/19	TMCC (QSD3306054 CAL)	Automobile	
3/20/19	TOYOTA SCION (ALA3077972 CAL)		
3/01/19	BK OF AMER (BPH3346328 EAS)		
3/01/19	BK OF AMER (BNC2428053 FLA)		
2/22/19	LENDIFY FINA (FNC4076411 CAL)		
1/18/19	LENDIFY FINA (FNC4076411 CAL)		
3/05/18	BK OF AMER (BPH3346328 EAS)		
1/23/18	LENDIFY FINA (FNC4076411 CAL)		
1/20/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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