



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/19/19 13:26 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2435
 Name: Herrera , Guillermo
 Current Address: 908 w 59 dr
 los angeles CA.90044

HERRERA , GUILLERMO E.

Also Known As: HERRERA,GUILLERMO,ENRIQUE
SSN: 000-00-4150
Date of Birth: 01/69
Phone:
In File Since: 8/01

Current Address:
 1240 W. 73RD ST.
 LOS ANGELES CA. 90044
Reported 12/10

Previous Address:
 540 W. COLDEN AV.
 LOS ANGELES CA. 90044
Reported 9/08

Previous Address:
 44951 PO BOX 44951
 LOS ANGELES CA. 90044

EMPLOYMENT

Position:	Start:	In File Since:
SELF EMPLOYED	End:	Effective: 2/18 3/18
ABM AUTO BODY LOS ANGELES, CA.	Position: BODY REPAIR TECHNICI Start: End:	In File Since: 7/17 Effective: 7/17

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+459	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 07 You have too many delinquent or derogatory accounts 95 You have too many collection agency accounts that are unpaid SCORECARD: 01 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:	1	Collections:	7	Trades:	9	Inquiries:	2
Negative Trade Accounts:	6	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	13		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	4	\$24,704	\$0	\$22,612	\$400	\$566	n/a
Closed w/Balance	-	n/a	n/a	\$4,073	\$385	\$0	n/a
Total	9	\$24,704	\$0	\$26,685	\$785	\$566	

COLLECTIONS

DIVERSIFIED (Y 2BAF001)		Account # 81079642	Account Rating O9B	
Original Creditor: ATT U VERSE(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$563	Opened: 4/19	
Account Type: OPEN		Balance: \$563	Paid:	
Responsibility: I		Past Due: \$563	Closed:	
		Last Payment:	Verified: 10/19	
			Update Method: automated	
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:		
JEFFCAPSYS (Y 28J3001)		Account # 3322833467003	Account Rating O9B	
Original Creditor: VERIZON WIRELESS(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,530	Opened: 8/16	
Account Type: OPEN		Balance: \$1,530	Paid:	
Responsibility: I		Past Due: \$1,530	Closed:	
		Last Payment:	Verified: 10/19	
			Update Method: automated	
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:		
PORTFOLIO RC (Y 1KSE003)		Account # 6032203640543905	Account Rating O9B	
Original Creditor: SYNCHRONY BANK(banking)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$377	Opened: 6/15	
Account Type: OPEN		Balance: \$252	Paid:	
Responsibility: I		Past Due: \$252	Closed:	
		Last Payment:	Verified: 10/19	
			Update Method: automated	
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:		
ERC (Y 26MT002)		Account # 206964225	Account Rating O9B	
Original Creditor: AT T MOBILITY(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$420	Opened: 4/19	
Account Type: OPEN		Balance: \$420	Paid:	
Responsibility: I		Past Due: \$420	Closed:	
		Last Payment:	Verified: 10/19	
			Update Method: automated	
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:		
CREDENCE RM (Y 2FSS001)		Account # 249064037	Account Rating O9B	
Original Creditor: DIRECTV(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$233	Opened: 6/19	
Account Type: OPEN		Balance: \$233	Paid:	
Responsibility: I		Past Due: \$233	Closed:	
		Last Payment:	Verified: 9/19	
			Update Method: automated	
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:		

COLLECTIONS

ERC (Y 26MT002) Account # 200450257 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,538 **Opened:** 10/18
Account Type: OPEN **Balance:** \$1,538 **Paid:**
Responsibility: I **Past Due:** \$1,538 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

LVNV FUNDING (Y 21T9002) Account # 4447962235801077 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$737 **Opened:** 4/15
Account Type: OPEN **Balance:** \$737 **Paid:**
Responsibility: I **Past Due:** \$737 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PUBLIC RECORDS

Z 508726P Docket # 1043990
Type: CHAPTER 7 BANKRUPTCY DISCHARGED **Location:** **Filed:** 8/10
Court: BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**
Responsibility: I **Attorney:** JAMES T KING **Liabilities:** **Paid:** 12/10
Orig Balance:
Curr Balance:

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805864945 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$385 **Opened:** 12/16
Loan Type: CREDIT CARD **High Credit:** \$435 **Past Due:** \$385 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

AM HONDA FIN (Q 03946001) Account # 159552890 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,688 **Opened:** 10/12
Loan Type: AUTOMOBILE **High Credit:** \$39,800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 074M **Last Payment:** **Closed:** 7/15
Remarks: TRANSFERRED TO RECOVERY **Charge Off:** **Verified:** 12/17
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

TRADES

SYNCB/WALMAR (D 0235057X)		Account # 603220364054		Account Rating R09	
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 4/13		
Loan Type: CHARGE ACCOUNT	High Credit: \$197	Past Due: \$0	Paid:		
Responsibility: I	Terms:	Last Payment:	Closed: 2/14		
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 8/15		
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated	
30 60 90				Months 1-12:	
CREDITONEBNK (B 054MR013)		Account # 444796223580		Account Rating R09	
Type: REVOLVING	Credit Limit: \$400	Balance: \$0	Opened: 8/13		
Loan Type: CREDIT CARD	High Credit: \$737	Past Due: \$0	Paid:		
Responsibility: I	Terms:	Last Payment:	Closed: 12/14		
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 5/15		
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated	
30 60 90				Months 1-12:	
CAPITAL ONE (B 01DTV001)		Account # 517805882222		Account Rating R9P	
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 11/12		
Loan Type: CREDIT CARD	High Credit: \$379	Past Due: \$0	Paid: 12/15		
Responsibility: I	Terms:	Last Payment:	Closed: 10/15		
Remarks: SETTLED?LESS THAN FULL BALANCE		Charge Off:	Verified: 3/16		
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated	
30 60 90				Months 1-12:	
EXETER FIN (F 02BBG001)		Account # 68068170452221001		Account Rating I02	
Type: INSTALLMENT	Credit Limit:	Balance: \$22,612	Opened: 12/16		
Loan Type: AUTOMOBILE	High Credit: \$24,704	Past Due: \$400	Paid:		
Responsibility: I	Terms: 078M566	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/19		
Late Payments (33 Months)	Delinquency	Maximum: 8/18 (03) Amount: \$918 Date: 8/18	Payment Pattern	Update Method: automated	
10 3 0 30 60 90				Months 1-12: 232211132122	
				Months 13-24: 321121221111	
				Months 25-36: 111111111	
SNAP ON CRDT (F 025M9001)		Account # 112773742		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 3/13		
Loan Type: SECURED	High Credit: \$5,853	Past Due: \$0	Paid:		
Responsibility: I	Terms: 040M	Last Payment:	Closed: 2/17		
Remarks: CLOSED		Charge Off:	Verified: 2/17		
Late Payments (47 Months)	Delinquency	Maximum: Amount: Date:	Payment Pattern	Update Method: automated	
0 0 0 30 60 90				Months 1-12: 111111111111	
				Months 13-24: 111111111111	
				Months 25-36: 111111111111	
				Months 37-48: 111111X1111	

TRADES

CAP1/BSTBY (D 01DTV057) Account #700119196537 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 11/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,037 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

GM FINANCIAL (F 044WK001) Account #447463217 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/12
Loan Type: AUTOMOBILE **High Credit:** \$19,119 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M **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:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/19/19	LS FINANCING (FLA2613540 CAL)		
4/08/18	CURACAO (HLA2456536 CAL)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA C DIST BK	ZP0508726P	(855) 460-9641	255 E. TEMPLE STREET LOS ANGELES, CA 90012

REPORT SERVICED BY

TRANSUNION
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