



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/19/19 13:33 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6968
 Name: luna, Luis
 Current Address: 22608 S Ocean Ave 1
 Torrance CA.90505

BEDOYALUNA , LUIS

Also Known As:

BEDOYALUNA,LUIS,FELIPE
 BEDOYA,LUIS,F

SSN: 000-00-6968
 Date of Birth: 09/72

Phone:

In File Since: 9/16

Current Address:

22608 OCEAN AV.
 TORRANCE CA. 90505

Reported 9/16

EMPLOYMENT

PROMENADE

Position:

Start:

End:

In File Since: 8/18

Effective: 8/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type

VANTAGESCOR3

Score

+564

Explanation

- 12 The date that you opened your oldest account is too recent
- 72 Too many installment accounts with a delinquent or derogatory payment status
- 63 Lack of sufficient relevant real estate account information
- 43 Lack of sufficient credit history on bankcard or revolving accounts

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: 3 Inquiries: 10

Negative Trade Accounts: 1 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$850	\$1,020	\$70	\$0	\$20	93%
Installment	2	\$2,851	\$0	\$2,803	\$274	\$204	n/a
Total	3	\$3,701	\$1,020	\$2,873	\$274	\$224	

TRADES

CURACAO (H 083UH001) Account # 5443127400 Account Rating I03
Type: INSTALLMENT **Credit Limit:** **Balance:** \$851 **Opened:** 8/18
Loan Type: INSTALLMENT SALES **High Credit:** \$851 **Past Due:** \$274 **Paid:**
 CONTRACT **Terms:** 010M79 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 9/19
Remarks:
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** 9/19 (03) **Payment Pattern** **Months 1-12:** X11
 (03 Months) 30 60 90 **Amount:** \$274
Date: 9/19

LENDIFY FIN (F 02G6T001) Account # 102696517101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,952 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M125 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 544312 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,020 **Balance:** \$70 **Opened:** 8/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$850 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN20 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
 (13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/19/19	LS FINANCING (FLA2613540 CAL)		
6/19/19	CAPITAL ONE (BPC3575459 NTL)		
5/24/19	LENDIFY FINA (FNC4076411 CAL)		
5/22/19	CAPITAL ONE (BPC3575459 NTL)		
3/27/19	AMERICAN EXP (BUT3236957 MWB)		
1/06/19	CAP ONE (BPC2699824 NTL)		
10/05/18	CAP ONE (BPC2699824 NTL)		
9/20/18	CAP ONE (BPC2699824 NTL)		
8/12/18	CURACAO (HLA2456536 CAL)		
11/12/17	SYNCB (NDY1263431 DAY)		

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