



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/19/19 14:24 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3586
 Name: Ojeda, Olegario
 Current Address: 12016 N Long Beach Blvd A
 Lynwood CA.90262

OJEDA , OLEGARIO

Also Known As: OLEGARIO,OJEDA SSN: 000-00-6111 Phone: In File Since: 5/06
 Date of Birth: 03/82

Current Address:
 12016 LONG BEACH BV. #A.
 LYNWOOD CA. 90262
 Reported 1/14

Previous Address:
 3723 VIRGINIA ST.
 LYNWOOD CA. 90262
 Reported 5/06

EMPLOYMENT

PROTECTIVE INDUSTRIES INC COMPTON, CA.	Position: EMPLOYEE	Start: 6/04 End:	In File Since: 6/17 Effective: 6/17
CAPLESGS	Position: PLASTIC	Start: End:	In File Since: 4/09 Effective: 4/09

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+652	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 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 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: 1	Trades: 16	Inquiries: 6				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 5	Occurrence of Historical Negatives: 16					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	14	\$5,575	\$0	\$4,657	\$0	\$342	n/a
Total	16	\$5,575	\$0	\$4,657	\$0	\$342	

COLLECTIONS

ERC (Y 26MT002) Account # 147666053 Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$132 **Balance:** \$132 **Opened:** 4/16
Responsibility: I **Past Due:** \$132 **Paid:**
Last Payment: **Closed:**
Verified: 9/19
Update Method: automated

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

TRADES

LENDIFY FIN (F 02G6T001) Account # 101146186103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,324 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M129 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **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:

OPORTUNPROG (F 02CX002) Account # 3245215 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,333 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M213 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(08 Months) 30 60 90 **Amount:** **Months 1-12:** 1X111111
Date:

LENDIFY FIN (F 02G6T001) Account # 101146186102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(07 Months) 30 60 90 **Amount:** **Months 1-12:** X111111
Date:

OPORTUNPROG (F 02CX002) Account # 2464509 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(12 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101146186101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX11111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2137277 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1450621 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 2/17
Remarks: CLOSED **Charge Off:** **Verified:** 2/17
Update Method: automated
Late Payments 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111122111211
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

DEARDENS (H 06471003) Account # 1013782 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/11
Loan Type: INSTALLMENT SALES **High Credit:** \$1,797 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012X **Last Payment:** **Closed:** 12/16
Responsibility: I **Charge Off:** **Verified:** 12/16
Remarks: CLOSED **Update Method:** automated
Late Payments 4 3 2 **Delinquency** **Maximum:** 2/15 (04) **Payment Pattern** **Months 1-12:** 111111XXX332
(35 Months) 30 60 90 **Amount:** \$192 **Months 13-24:** 11XXXXXX4432
Date: 2/15 **Months 25-36:** 11221111XX1

WELLS FARGO (B 0908N664) Account # 442644140772 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/15
Loan Type: SECURED CREDIT CARD **High Credit:** \$364 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/16
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111121
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

TRADES

AMIGO CREDIT (F 02EVL001) Account # 40992445401 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 2/16
Remarks: CLOSED **Charge Off:** **Verified:** 2/16
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 1/16 (03) **Payment Pattern** **Months 1-12:** 321111
(06 Months) 30 60 90 **Amount:**
Date: 1/16

OPORTUNPROG (F 02CX002) Account # 1228778 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 10/15
Remarks: CLOSED **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 602549 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/15
Remarks: CLOSED **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X12XXX11XX11
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

OPORTUNPROG (F 02CX002) Account # 449157 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 2/13
Remarks: CLOSED **Charge Off:** **Verified:** 2/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 328875 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 4/12
Remarks: CLOSED **Charge Off:** **Verified:** 4/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CXY002) Account # 239624 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/10
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 7/11
Remarks: CLOSED **Charge Off:** **Verified:** 7/11
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

DN RBRT0 JWL (J 0956X015) Account # 6505 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 12/09
Loan Type: CHARGE ACCOUNT **High Credit:** \$738 **Past Due:** \$0 **Paid:** 10/10
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/10
Remarks: **Charge Off:** **Verified:** 11/10
Update Method: automated
Late Payments (11 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/19/19	LS FINANCING (FLA2613540 CAL)		
10/19/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/19	LENDIFY FINA (FNC4076411 CAL)		
4/23/19	SYNCB/PPC (BMA2450957 EAS)		
2/21/19	LENDIFY FINA (FNC4076411 CAL)		
6/21/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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