



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/01/19 13:32 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-6754  
 Name: Anton, Jose  
 Current Address: 724 n mavis st  
 anaheim CA.92805

**ANTON SR, JOSE C.**

**Also Known As:**

ANTON,JOSE,CARLOS  
 ANTONGALDAMEZ,JOSE,CARLOS  
 GALDAMEANTON,JOSE,CARLOS

**SSN:** 000-00-6754  
**Date of Birth:** 11/85

**Phone:**

**In File Since:** 6/17

**Current Address:**  
 724 N. MAVIS ST. #1.  
 ANAHEIM CA. 92805

**Reported 4/18**

**Previous Address:**  
 1295 E. LINCOLN AV. #24.  
 ANAHEIM CA. 92805

**Reported 6/17**

### EMPLOYMENT

Employer	Position	Start/End	In File Since/Effective
DODDY BAR CASTING	OPERADOR		1/19 / 2/19
BUDDY BAR CASTING SOUTH GATE, CA.	MACHINEOPP	5/17	1/19 / 10/17

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+592</b>	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 63 Lack of sufficient relevant real estate account information 16 The total of all balances on your open accounts is too high 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:	10	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	3	\$1,499	\$1,450	\$1,425	\$0	\$105	2%
Installment	7	\$8,225	\$0	\$6,610	\$0	\$863	n/a
<b>Total</b>	<b>10</b>	<b>\$9,724</b>	<b>\$1,450</b>	<b>\$8,035</b>	<b>\$0</b>	<b>\$968</b>	

TRADES

FST PREMIER (B 041PF015) Account # 517800680213 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$411 **Opened:** 2/19  
**Loan Type:** CREDIT CARD **High Credit:** \$451 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 544895 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$550 **Balance:** \$535 **Opened:** 11/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$550 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN50 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805855315 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$479 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$498 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131136830103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,091 **Opened:** 5/18  
**Loan Type:** UNSECURED **High Credit:** \$1,900 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M116 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # NOR1139 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,740 **Opened:** 1/19  
**Loan Type:** UNSECURED **High Credit:** \$3,325 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M248 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 46903656 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,779 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M499 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2990563 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2667376 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18  
**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131136830102 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX1111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131136830101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 10/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
4/25/19	WF CRD SVC (BDM6006032 ILM)		
3/22/19	CHECKNGO/AXF (FCI1430459 DAY)		
3/11/19	LENDIFY FINA (FNC4076411 CAL)		
3/09/19	SYNCB/WALMRT (NNY1212732 EAS)		
1/28/19	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
1/10/19	APOYO FINANC (FNC6038461 CAL)		
1/03/19	BRCLYSBANKDE (BWL3390354 WIL)		
12/27/18	LENDIFY FINA (FNC4076411 CAL)		
12/08/18	CAP ONE (BPC2699824 NTL)		
11/14/18	CURACAO (HLA2456536 CAL)		
8/14/18	SYNCB/WALMRT (NNY1212732 EAS)		
5/17/18	LENDIFY FINA (FNC4076411 CAL)		
2/22/18	OPORTUN/PROG (FNC3435243 CAL)		
2/04/18	SPRINT (UKC0000200 ILM)		
12/30/17	CBNA (BNY6519225 EAS)		
11/01/17	OPORTUN/PROG (FNC3435243 CAL)		
10/31/17	CURACAO (HLA2456536 CAL)		
10/05/17	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)