



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 1/29/20 15:32 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8857  
 Name: Corral, Gilbert  
 Current Address: 4808 Ivy St  
 Pico Rivera CA.90660

**CORRAL , GILBERT**

**Also Known As:** CORRAL,JILBERTO **SSN:** 000-00-8857 **Phone:** **In File Since:** 6/96  
**Date of Birth:** 04/76

**Current Address:**  
 4808 IVY ST.  
 PICO RIVERA CA. 90660  
 Reported 4/18

**Previous Address:**  
 8504 FIRESTONE BV. #297.  
 DOWNEY CA. 90241  
 Reported 1/13

**Previous Address:**  
 141 N. 6TH ST.  
 MONTEBELLO CA. 90640

### EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
YRC FRIEGHT				4/12	5/12
YELLOW ROADWAY				7/09	7/09

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+549</b>	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 95 You have too many collection agency accounts that are unpaid 18 Total of balances on accounts never late is too high compared to loan amounts 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:	3	Inquiries:	2
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	2	\$535	\$0	\$553	\$0	\$54	n/a
<b>Total</b>	<b>3</b>	<b>\$535</b>	<b>\$0</b>	<b>\$553</b>	<b>\$0</b>	<b>\$54</b>	

COLLECTIONS

JEFFCAPSYS (Y 28J3001)	Account # 3511424403003	Account Rating O9B
<b>Original Creditor:</b> VERIZON WIRELESS(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$682
<b>Account Type:</b> OPEN		<b>Balance:</b> \$682
<b>Responsibility:</b> I		<b>Past Due:</b> \$682
		<b>Last Payment:</b>
		<b>Opened:</b> 10/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
GRNT&WEBRINC (Y 847Y003)	Account # 4201870002196098	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$270
<b>Account Type:</b> OPEN		<b>Balance:</b> \$314
<b>Responsibility:</b> I		<b>Past Due:</b> \$314
		<b>Last Payment:</b>
		<b>Opened:</b> 10/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
GRNT&WEBRINC (Y 847Y003)	Account # 4031870002196097	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$300
<b>Account Type:</b> OPEN		<b>Balance:</b> \$350
<b>Responsibility:</b> I		<b>Past Due:</b> \$350
		<b>Last Payment:</b>
		<b>Opened:</b> 10/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
ERC (Y 26MT002)	Account # 152986405	Account Rating O9B
<b>Original Creditor:</b> AT T MOBILITY(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$688
<b>Account Type:</b> OPEN		<b>Balance:</b> \$688
<b>Responsibility:</b> I		<b>Past Due:</b> \$688
		<b>Last Payment:</b>
		<b>Opened:</b> 6/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
LVNV FUNDING (Y 21T9002)	Account # 4447962203303700	Account Rating O9B
<b>Original Creditor:</b> CREDIT ONE BANK N A(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$677
<b>Account Type:</b> OPEN		<b>Balance:</b> \$770
<b>Responsibility:</b> I		<b>Past Due:</b> \$770
		<b>Last Payment:</b>
		<b>Opened:</b> 4/14
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

COLLECTIONS

GRNT&WEBRINC (Y 847Y003)	Account # 5081870001652756	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$94
<b>Account Type:</b> OPEN		<b>Balance:</b> \$109
<b>Responsibility:</b> I		<b>Past Due:</b> \$109
		<b>Last Payment:</b>
		<b>Opened:</b> 9/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
GRNT&WEBRINC (Y 847Y003)	Account # 3151870001652761	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$187
<b>Account Type:</b> OPEN		<b>Balance:</b> \$220
<b>Responsibility:</b> I		<b>Past Due:</b> \$220
		<b>Last Payment:</b>
		<b>Opened:</b> 9/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

PUBLIC RECORDS

Z 508726P	Docket # 1143103	
<b>Type:</b> CHAPTER 7 BANKRUPTCY DISCHARGED	<b>Location:</b>	<b>Filed:</b> 8/11
<b>Court:</b> BK(U.S. Bankruptcy Court)	<b>Plaintiff:</b>	<b>Effective:</b>
<b>Responsibility:</b> I	<b>Attorney:</b> PRO SE	<b>Paid:</b> 3/12
	<b>Liabilities:</b>	
	<b>Orig Balance:</b>	
	<b>Curr Balance:</b>	

TRADES

CREDITONEBANK (B 054MR013)	Account # 444796220330	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$0
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$677	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER		<b>Charge Off:</b>
		<b>Opened:</b> 5/12
		<b>Paid:</b>
		<b>Closed:</b> 12/13
		<b>Verified:</b> 5/14
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	
CAP ONE AUTO (F 01W2K001)	Account # 62062103994081001	Account Rating I9P
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$22,509	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 077M	<b>Last Payment:</b>
<b>Remarks:</b> SETTLED?LESS THAN FULL BALANCE		<b>Charge Off:</b>
		<b>Opened:</b> 4/12
		<b>Paid:</b>
		<b>Closed:</b> 11/18
		<b>Verified:</b> 11/18
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

**TRADES**

OPORTUNPROG (F 02CXY002)		Account # 3859047	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$553	<b>Opened:</b> 11/19
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$535	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 013M54	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 1/20
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> 1
(01 Months) 30 60 90	<b>Amount:</b>		
	<b>Date:</b>		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
1/29/20	LS FINANCING (FLA2613540 CAL)		
11/05/19	OPORTUN INC/ (FNC5587633 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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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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