



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/20/19 17:19 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2648  
 Name: Nogueira , Hugo  
 Current Address: 1343 E Scotts Ave B  
 1343,E,Scotts ,Ave,B  
 CA.95205

### NOGUERACORONA , HUGOJALITE

**Also Known As:** NOGUEIRACORONA,HUGO,JALITE  
 NOGUEIRACORONA,HUGOJALITE,  
 AL  
 NOGUEIRA,HUGO,JALITE

**SSN:** 000-00-4839      **Phone:**      **In File Since:** 9/13  
**Date of Birth:** 09/80

**Current Address:**  
 1343 E. SCOTTS AV. #B.  
 STOCKTON CA. 95205  
**Reported 4/17**

**Previous Address:**  
 1345 E. SCOTTS AV. #B.  
 STOCKTON CA. 95205  
**Reported 9/18**

**Previous Address:**  
 13143 E. SCOTTS AV. #B.  
 STOCKTON CA. 95205

### EMPLOYMENT

**ARANDA'S TORTILLA COMPANY INC**      **Position:** MACHINE OPERATOR      **Start:** 11/09      **In File Since:** 2/19  
**End:**      **Effective:** 1/16

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+541	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 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information SCORECARD: 06 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)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 18	<b>Inquiries:</b> 14				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 2	<b>Occurrence of Historical Negatives:</b> 4					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$635	\$0	\$635	\$0	\$100	0%
Installment	17	\$27,603	\$0	\$26,490	\$0	\$1,384	n/a
<b>Total</b>	<b>18</b>	<b>\$28,238</b>	<b>\$0</b>	<b>\$27,125</b>	<b>\$0</b>	<b>\$1,484</b>	

TRADES

MONEY MART (F 02FYV001)		Account # 3664008	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 12/18	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$4,000	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 018M	<b>Last Payment:</b>	<b>Closed:</b> 7/19	
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER		<b>Charge Off:</b>	<b>Verified:</b> 7/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90		<b>Amount:</b>		<b>Months 1-12:</b>
		<b>Date:</b>		
LENDIFY FIN (F 02G6T001)		Account # 101061854102	Account Rating	104
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$2,594	<b>Opened:</b> 9/18	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,500	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 024M151	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (11 Months)	<b>Delinquency</b>	<b>Maximum:</b> 8/19 (04)	<b>Payment Pattern</b>	<b>Update Method:</b> automated
1 1 0 30 60 90		<b>Amount:</b>		<b>Months 1-12:</b> 311211X1111
		<b>Date:</b> 8/19		
DN RBRT0 JWL (J 0956X015)		Account # 7262	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b>	<b>Balance:</b> \$635	<b>Opened:</b> 9/19	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$635	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> MIN100	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 9/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90		<b>Amount:</b>		<b>Months 1-12:</b>
		<b>Date:</b>		
LENDMARK (F 022L5022)		Account # 33101047307	Account Rating	101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$14,396	<b>Opened:</b> 2/19	
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$14,803	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 060M506	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (06 Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
0 0 0 30 60 90		<b>Amount:</b>		<b>Months 1-12:</b> 111111
		<b>Date:</b>		
APOYO FINANC (F 02BZ2001)		Account # STK2736	Account Rating	101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$6,000	<b>Opened:</b> 3/19	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$6,800	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 035M200	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19	
<b>Late Payments</b> (05 Months)	<b>Delinquency</b>	<b>Maximum:</b> 7/19 (03)	<b>Payment Pattern</b>	<b>Update Method:</b> automated
1 1 0 30 60 90		<b>Amount:</b> \$600		<b>Months 1-12:</b> 32111
		<b>Date:</b> 7/19		

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47356980 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,500 **Opened:** 7/19  
**Loan Type:** UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M527 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

LENDMARK (F 022L5022) Account # 33101001504 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$14,655 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M **Last Payment:** **Closed:** 2/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:** 30 60 90 **Date:** 111111

APOYO FINANC (F 02BZ2001) Account # STK2085 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** UNSECURED **High Credit:** \$7,997 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 2/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** (07 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:** 30 60 90 **Date:** 111111

MONEY MART (F 02FYV001) Account # 2934832 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:** 30 60 90 **Date:** 11111

LENDIFY FIN (F 02G6T001) Account # 101061854101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 9/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** (09 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:** 30 60 90 **Date:** 11XXXXX11

TRADES

LENDMARK (F 022L5022) Account # 33100043409 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$9,033 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 048M **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:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # STK1550 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$6,664 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 7/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

CREDITACPT (F 0950Y002) Account # 82507180 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$3,690 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 2/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

LENDMARK (F 022L5022) Account # 10187144 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$4,163 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M **Last Payment:** **Closed:** 1/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # STK1075 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$6,001 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 020M **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:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

APOYO FINANC (F 02BZ2001) Account # STK591 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16  
**Loan Type:** UNSECURED **High Credit:** \$4,858 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 020M **Last Payment:** **Closed:** 5/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # STK249 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16  
**Loan Type:** UNSECURED **High Credit:** \$4,067 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 10/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # STK58 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15  
**Loan Type:** UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 4/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/20/19	LS FINANCING (FLA2613540 CAL)		
9/14/19	DN RBRTO JWJ (JLA2010111 CAL)		
7/26/19	CHECKNGO/AXF (FCI1430459 DAY)		
5/08/19	LS FINANCING (FLA2613540 CAL)		
4/05/19	CHECKNGO/AXF (FCI1430459 DAY)		
1/18/19	LS FINANCING (FLA2613540 CAL)		
10/31/18	LENDIFY FINA (FNC4076411 CAL)		
9/21/18	CHECK INTO C (FTN5147441 SCT)		
9/21/18	LENDIFY FINA (FNC4076411 CAL)		
7/02/18	APOYO FINANC (FNC6038461 CAL)		
12/20/17	T-MOBILE (UWA3747126 WAS)		
12/20/17	LENDIFY FINA (FNC4076411 CAL)		
11/24/17	CREDCO (ZCO8256078 CAL)		
11/17/17	APOYO FINANC (FNC6038461 CAL)		

**REPORT SERVICED BY**

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