



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/01/19 13:36 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7732
 Name: Rosales , Javier
 Current Address: 1741 16th st
 national city CA.91950

ROSALES , JAVIER P.

Also Known As: ROSALESPETRONA,JAVIER
SSN: 000-00-7732
Date of Birth: 07/72
Phone:
In File Since: 8/04

Current Address:
 1841 E. 16TH ST. #A.
 NATIONAL CITY CA. 91950
 Reported 12/18

Previous Address:
 2645 G ST.
 SAN DIEGO CA. 92102
 Reported 3/13

Previous Address:
 3029 C ST.
 SAN DIEGO CA. 92102

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
STRATUS BUILDING SOU	MRG MAINTENANCE	4/08		6/18	6/18
STRATUS OF SAN DIEGO	JANITOR			4/18	4/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
VANTAGESCOR3	+585	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts 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:	2	Trades:	21	Inquiries:	32
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	4		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$785	\$700	\$690	\$0	\$55	1%
Installment	19	\$53,702	\$0	\$39,863	\$0	\$2,140	n/a
Closed w/Balance-		n/a	n/a	\$10,199	\$10,199	\$0	n/a
Total	21	\$54,487	\$700	\$50,752	\$10,199	\$2,195	

COLLECTIONS

AFNI (Y 96ER007)	Account # 1067109997	Account Rating O9B
Original Creditor: COX COMMUNICATIONS(cabl)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$182
Account Type: OPEN		Balance: \$182
Responsibility: I		Past Due: \$182
		Last Payment:
		Opened: 9/17
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

CBA (Y 720M001)	Account # 17147068	Account Rating O9B
Original Creditor: DS SERVICES OF AMERICA INC(personalServices)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$645
Account Type: OPEN		Balance: \$700
Responsibility: I		Past Due: \$700
		Last Payment:
		Opened: 12/15
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

RELIAINT FINC (F 063BB001)	Account # 16054992	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$10,199
Loan Type: AUTOMOBILE	High Credit: \$10,714	Past Due: \$10,199
Responsibility: I	Terms: 048M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 12/14
		Paid:
		Closed: 6/16
		Verified: 6/19
		Update Method: automated
Late Payments	Delinquency	Payment Pattern
(Months) 30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

WELLS FARGO (B 0908N664)	Account # 442644141102	Account Rating R01
Type: REVOLVING	Credit Limit: \$300	Balance: \$293
Loan Type: SECURED CREDIT CARD	High Credit: \$388	Past Due: \$0
Responsibility: I	Terms: MIN25	Last Payment:
Remarks:		Charge Off:
		Opened: 3/16
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Late Payments	Delinquency	Payment Pattern
(40 Months) 0 0 0 30 60 90	Maximum:	Months 1-12: 111111111111
	Amount:	Months 13-24: 111111111111
	Date:	Months 25-36: 111111111111
		Months 37-48: 1111

FST PREMIER (B 041PF015)	Account # 517800675016	Account Rating R01
Type: REVOLVING	Credit Limit: \$400	Balance: \$397
Loan Type: CREDIT CARD	High Credit: \$397	Past Due: \$0
Responsibility: I	Terms: MIN30	Last Payment:
Remarks:		Charge Off:
		Opened: 3/18
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Late Payments	Delinquency	Payment Pattern
(16 Months) 0 0 0 30 60 90	Maximum:	Months 1-12: 111111111111
	Amount:	Months 13-24: 1111
	Date:	

TRADES

EXETER FIN (F 02BBG001) Account # 68068186727431001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$16,935 **Opened:** 6/18
Loan Type: AUTOMOBILE **High Credit:** \$16,673 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 074M456 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

COMPASS BK (B 09849001) Account # 6736743726 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$17,817 **Opened:** 3/16
Loan Type: AUTOMOBILE **High Credit:** \$28,357 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 076M512 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 3 1 0 **Delinquency** **Maximum:** 10/17 (03) **Payment Pattern** **Months 1-12:** 111111111111
(39 Months) 30 60 90 **Amount:** \$749 **Months 13-24:** 11111132221
Date: 10/17 **Months 25-36:** 111111111111
Months 37-48: 111

LENDIFY FIN (F 02G6T001) Account # 133142902103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,831 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M137 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X1111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3182732 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$547 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,166 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M138 **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:

CHECKNGO/AXF (F 02GHA001) Account # 46236537 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$546 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M639 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2890224 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$1,166 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **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:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

AAT CAPITAL (F 02FT8001) Account # 6962 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,187 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M258 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

LENDIFY FIN (F 02G6T001) Account # 133142902102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **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:** XXXXX111
(08 Months) 30 60 90 **Amount:**
Date:

EASYPAY/DVRA (F 024QX001) Account # 3479A067 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: INSTALLMENT SALES **High Credit:** \$920 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 5/18
Responsibility: I **Charge Off:** **Verified:** 5/18
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2106607 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 133142902101 Account Rating I01
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:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

EASYPAY/DVRA (F 024QX001) Account # 3479A064 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: INSTALLMENT SALES **High Credit:** \$661 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 3/17
Responsibility: I **Charge Off:** **Verified:** 3/17
Remarks: CLOSED **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 # 1625497 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1168376 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: UNSECURED **High Credit:** \$3,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 3/16
Remarks: CLOSED **Charge Off:** **Verified:** 3/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X1XX11X111
(12 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 827331 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: UNSECURED **High Credit:** \$3,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 2/15
Remarks: CLOSED **Charge Off:** **Verified:** 2/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XXX1111111
(11 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 598677 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 2/14
Remarks: CLOSED **Charge Off:** **Verified:** 2/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 417241 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/12
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 9/12
Remarks: CLOSED **Charge Off:** **Verified:** 9/12
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 # 300187 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/11
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 1/12
Remarks: CLOSED **Charge Off:** **Verified:** 1/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111
(08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
7/03/19	ACE CASH EXP (FHO5134479 SCT)		
5/28/19	RON BAKER CH (ACH3129396 CHI)		
11/15/18	COAF (FPC1246538 NTL)		
11/14/18	REGIONAL ACC (BNC2081415 FLA)		
11/14/18	AMERICREDIT (FDF0027016 SCT)		
11/14/18	PRESTIGE FIN (FUT2467142 MWB)		
11/14/18	COAF (FPC1246538 NTL)		
11/14/18	CPS (FLA2817275 CAL)		
11/14/18	PERRY FORD 2 (ALA5986545 CAL)		
10/30/18	LENDIFY FINA (FNC4076411 CAL)		
7/19/18	LENDIFY FINA (FNC4076411 CAL)		
7/03/18	LENDIFY FINA (FNC4076411 CAL)		
6/17/18	WF CRD SVC (BDM6006032 ILM)		
6/09/18	AMERICREDIT (FDF0027016 SCT)		
6/09/18	EXETER FIN (FDF1654822 SCT)		
6/09/18	COAF (FPC1246538 NTL)		
6/09/18	TD AUTO FINA (FDT4113756 MCH)		
6/09/18	PERRY FORD 2 (ALA5986545 CAL)		
4/30/18	REGIONAL ACC (BNC2081415 FLA)		
4/30/18	GM FINANCIAL (FDF1535129 SCT)		
4/30/18	RON BAKER CH (ALA5146244 CAL)		
2/23/18	CHECK INTO C (FTN5147441 SCT)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
2/15/18	CAP ONE (BPC2699824 NTL)		
1/24/18	CFNA (NCV1340002 CLV)		
1/17/18	LENDIFY FINA (FNC4076411 CAL)		
1/06/18	LENDIFY FINA (FNC4076411 CAL)		
11/20/17	LENDIFY FINA (FNC4076411 CAL)		
11/03/17	SYNCB (NDY1263431 DAY)		
11/02/17	LENDIFY FINA (FNC4076411 CAL)		
9/06/17	COMPASS BANK (BBH1712822 SCT)		
8/31/17	AAT CAPITAL (FLA3354242 CAL)		

REPORT SERVICED BY

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