



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 2/04/20 13:16 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Rosales Petrona, Javier  
 Current Address: 1841 E 16th st  
 National city CA.91950

**ROSALES , JAVIER P.**

**Also Known As:** ROSALES PETRONA, 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
BUILDING SOLUTIONS				9/19	9/19
STRATUS BUILDING SOU	MRG MAINTENANCE	4/08		6/18	6/18

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+624</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 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:	2	Trades:	22	Inquiries:	31
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	\$834	\$724	\$532	\$0	\$64	27%
Installment	20	\$23,548	\$0	\$21,304	\$0	\$1,374	n/a
<b>Total</b>	<b>22</b>	<b>\$24,382</b>	<b>\$724</b>	<b>\$21,836</b>	<b>\$0</b>	<b>\$1,438</b>	

**COLLECTIONS**

AFNI (Y 96ER007)	Account # 1067109997	Account Rating O9B
<b>Original Creditor:</b> COX COMMUNICATIONS(cabl)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$182
<b>Account Type:</b> OPEN		<b>Balance:</b> \$182
<b>Responsibility:</b> I		<b>Past Due:</b> \$182
		<b>Last Payment:</b>
		<b>Open:</b> 9/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 1/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum Amount:</b>	<b>Payment Pattern</b>
	<b>Date:</b>	<b>Start Date:</b>

CBA (Y 720M001)	Account # 17147068	Account Rating O9B
<b>Original Creditor:</b> DS SERVICES OF AMERICA INC(personalServices)	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$645
<b>Account Type:</b> OPEN		<b>Balance:</b> \$708
<b>Responsibility:</b> I		<b>Past Due:</b> \$708
		<b>Last Payment:</b>
		<b>Open:</b> 12/15
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 12/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum Amount:</b>	<b>Payment Pattern</b>
	<b>Date:</b>	<b>Start Date:</b>

**TRADES**

RELIAINT FINC (F 063BB001)	Account # 16054992	Account Rating I08
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$10,714	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 048M	<b>Last Payment:</b>
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER		<b>Charge Off:</b>
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum Amount:</b>	<b>Update Method:</b> automated
	<b>Date:</b>	<b>Months 1-12:</b>
		<b>Months 13-24:</b>
		<b>Months 25-36:</b>
		<b>Months 37-48:</b>

  

WELLS FARGO (B 0908N664)	Account # 442644141102	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$324	<b>Balance:</b> \$324
<b>Loan Type:</b> SECURED CREDIT CARD	<b>High Credit:</b> \$388	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN34	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (46 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum Amount:</b>	<b>Update Method:</b> automated
	<b>Date:</b>	<b>Months 1-12:</b> 111111111111
		<b>Months 13-24:</b> 111111111111
		<b>Months 25-36:</b> 111111111111
		<b>Months 37-48:</b> 1111111111

  

OPORTUNPROG (F 02CX002)	Account # 3816542	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,133
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,375	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 011M152	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (02 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum Amount:</b>	<b>Update Method:</b> automated
	<b>Date:</b>	<b>Months 1-12:</b> 11

TRADES

FST PREMIER (B 041PF015) Account # 517800675016 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$208 **Opened:** 3/18  
**Loan Type:** CREDIT CARD **High Credit:** \$446 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 1/20  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1111111111

Late Payments 0 0 0  
(22 Months) 30 60 90

Delinquency

**Maximum:**  
**Amount:**  
**Date:**

Payment Pattern

LENDIFY FIN (F 02G6T001) Account # 133142902103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,272 **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:** 12/19  
**Update Method:** automated  
**Months 1-12:** 1111111111X1  
**Months 13-24:** 11111

Late Payments 0 0 0  
(17 Months) 30 60 90

Delinquency

**Maximum:**  
**Amount:**  
**Date:**

Payment Pattern

EXETER FIN (F 02BBG001) Account # 68068186727431001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$15,899 **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:** 12/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111

Late Payments 0 0 0  
(18 Months) 30 60 90

Delinquency

**Maximum:**  
**Amount:**  
**Date:**

Payment Pattern

CHECKNGO/AXF (F 02GHA001) Account # 47225236 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,000 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M629 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 11/19  
**Update Method:** automated  
**Months 1-12:** 11111

Late Payments 0 0 0  
(05 Months) 30 60 90

Delinquency

**Maximum:**  
**Amount:**  
**Date:**

Payment Pattern

COMPASS BK (B 09849001) Account # 6736743726 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$28,357 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 076M **Last Payment:** **Closed:** 11/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 322211111111  
**Months 37-48:** 11111111

Late Payments 3 1 0  
(44 Months) 30 60 90

Delinquency

**Maximum:** 10/17 (03)  
**Amount:** \$749  
**Date:** 10/17

Payment Pattern

TRADES

OPORTUNPROG (F 02CX002) Account # 3182732 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$1,166 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 7/19  
**Remarks:** CLOSED **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:**

CHECKNGO/AXF (F 02GHA001) Account # 46236537 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**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 # 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:**

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  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

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  
**Months 1-12:** 111111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (09 Months) 30 60 90 **Amount:**  
**Date:**

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  
**Months 1-12:** 11  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (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  
**Months 1-12:** 111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (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  
**Months 1-12:** 11111111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (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  
**Months 1-12:** 11X1XX11X111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (12 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account #827331 Account Rating 101  
**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:**

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:** 11111111111  
(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
2/04/20	LS FINANCING (FLA2613540 CAL)		
9/11/19	GM FINANCIAL (FDF1535129 SCT)		
9/11/19	TD AUTO FINA (FDT4113756 MCH)		
9/10/19	RON BAKER CH (ACH3129396 CHI)		
9/05/19	GM FINANCIAL (FDF1535129 SCT)		
9/05/19	COAF (FPC1246538 NTL)		
8/03/19	ACE CASH EXP (FHO5134479 SCT)		
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)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
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	GM FINANCIAL (FDF1535129 SCT)		
4/30/18	RON BAKER CH (ALA5146244 CAL)		
4/30/18	REGIONAL ACC (BNC2081415 FLA)		
2/23/18	CHECK INTO C (FTN5147441 SCT)		
2/15/18	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
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