



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/01/19 17:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7748
 Name: Diaz Chavez, Jesus
 Current Address: 2041 lynwood way
 antioch CA.94509

DIAZ , JESUS

Also Known As: DIAZCHAVEZ, JESUS SSN: 000-00-7481 Phone: In File Since: 8/12
 Date of Birth: 01/82

Current Address:
 2041 LYNWOOD WY.
 ANTIOCH CA. 94509
 Reported 1/17

Previous Address:
 2140 LYNWOOD WY.
 ANTIOCH CA. 94509
 Reported 12/18

Previous Address:
 3950 HIGHGATE WY.
 PITTSBURG CA. 94565

EMPLOYMENT

CBC FRAMING Position: Start: In File Since: 10/12
 End: Effective: 10/12

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+534	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 11 The total of your delinquent or derogatory account balances 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: 4	Inquiries: 13				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 2					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$499	\$500	\$451	\$0	\$25	10%
Installment	3	\$19,622	\$0	\$16,298	\$220	\$526	n/a
Total	4	\$20,121	\$500	\$16,749	\$220	\$551	

TRADES

OPORTUNPROG (F 02CX002) Account # 515534 Account Rating 109
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/12
Loan Type: UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 3/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/13
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

WESTLAKE FIN (F 01T9Q001) Account # 9945861 Account Rating 102
Type: INSTALLMENT **Credit Limit:** **Balance:** \$16,268 **Opened:** 12/16
Loan Type: AUTOMOBILE **High Credit:** \$19,022 **Past Due:** \$220 **Paid:**
Responsibility: C **Terms:** 072M421 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 12111121111X
Months 13-24: 111111111111
Months 25-36: 11111
Late Payments (29 Months) 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

CAPITAL ONE (B 01DTV001) Account # 517805957783 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$451 **Opened:** 8/18
Loan Type: CREDIT CARD **High Credit:** \$499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 1111111111
Late Payments (10 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 210558984101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$30 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M105 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 1111X1
Late Payments (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
7/17/19	LENDIFY FINA (FNC4076411 CAL)		
1/25/19	LENDIFY FINA (FNC4076411 CAL)		
12/13/18	CAP ONE (BPC2699824 NTL)		
12/09/18	LENDIFY FINA (FNC4076411 CAL)		
12/06/18	LENDIFY FINA (FNC4076411 CAL)		
8/08/18	CAP ONE (BPC2699824 NTL)		
5/09/18	LENDIFY FINA (FNC4076411 CAL)		
4/02/18	OPORTUN/PROG (FNC3435243 CAL)		
12/29/17	LENDIFY FINA (FNC4076411 CAL)		
12/11/17	CREDCO (ZCO8256078 CAL)		
9/28/17	OPORTUN/PROG (FNC3435243 CAL)		
9/16/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)