



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/06/20 17:51 CT

### TRANSUNION CONSUMER CREDIT REPORT

#### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8169  
 Name: figueroa, ashley  
 Current Address: 540 W Horizon Ridge Pkwy  
 Henderson NV.89012

#### FIGUEROA , ASHLEY A.

##### Also Known As:

FIGOUERA, ASHELY  
 SCOTT, ASHLEY, A  
 SCOT, ASHLEY

SSN: 000-00-8169  
 Date of Birth: 04/85

Phone:

In File Since: 8/05

##### Current Address:

540 W. HORIZON RIDGE PY. #1204.  
 HENDERSON NV. 89012

Reported 9/13

##### Previous Address:

1455 S. PUGET DR. #F302.  
 RENTON WA. 98055

Reported 1/07

##### Previous Address:

2815 W. FORD AV. #2039.  
 LAS VEGAS NV. 89123

#### EMPLOYMENT

##### NEIDER HEARING

Position:

Start:

End:

In File Since: 8/20

Effective: 8/20

##### CHILDTIME

Position: TEAM LEAD

Start: 2/16

End:

In File Since: 10/18

Effective: 7/16

#### SCORING

##### Type

##### VANTAGESCOR3

Score

**+548**

##### Explanation

- 12 The date that you opened your oldest account is too recent
- 95 You have too many collection agency accounts that are unpaid
- 63 Lack of sufficient relevant real estate account information
- 43 Lack of sufficient credit history on bankcard or revolving accounts

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: 4 Trades: 9 Inquiries: 10

Negative Trade Accounts: 1 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$1,248	\$1,450	\$1,221	\$0	\$114	16%
Installment	3	\$25,310	\$0	\$9,593	\$0	\$649	n/a
Closed w/Balance	-	n/a	n/a	\$539	\$539	\$0	n/a
<b>Total</b>	<b>9</b>	<b>\$26,558</b>	<b>\$1,450</b>	<b>\$11,353</b>	<b>\$539</b>	<b>\$763</b>	

**COLLECTIONS**

PLUSFOUR INC (Y 1M5D002) Account # 5379596 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES **Amount Placed:** \$332 **Opened:** 6/14  
**Account Type:** OPEN **Balance:** \$455 **Paid:**  
**Responsibility:** I **Past Due:** \$455 **Closed:**  
**Last Payment:** **Verified:** 9/20  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

PLUSFOUR INC (Y 1M5D002) Account # 5467835 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$132 **Opened:** 2/15  
**Account Type:** OPEN **Balance:** \$175 **Paid:**  
**Responsibility:** I **Past Due:** \$175 **Closed:**  
**Last Payment:** **Verified:** 9/20  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

PLUSFOUR INC (Y 1M5D002) Account # 5392365 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$189 **Opened:** 7/14  
**Account Type:** OPEN **Balance:** \$257 **Paid:**  
**Responsibility:** I **Past Due:** \$257 **Closed:**  
**Last Payment:** **Verified:** 9/20  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

AARGON AGENCY (Y 1Y6M001) Account # 1238179949 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Amount Placed:** \$1,439 **Opened:** 4/19  
**Account Type:** OPEN **Balance:** \$1,439 **Paid:**  
**Responsibility:** I **Past Due:** \$1,439 **Closed:**  
**Last Payment:** **Verified:** 9/20  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

FST PREMIER (B 041PF045) Account # 517800670523 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$539 **Opened:** 8/18  
**Loan Type:** CREDIT CARD **High Credit:** \$539 **Past Due:** \$539 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/20  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

CREDITONEBNK (B 054MR013) Account # 444796249578 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$360 **Opened:** 3/20  
**Loan Type:** CREDIT CARD **High Credit:** \$361 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

CHRYSLERCAP (F 02E3D001) Account # 30000218740871000 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$9,593 **Opened:** 10/18  
**Loan Type:** AUTO LEASE **High Credit:** \$25,310 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 039M649 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:**

CCB/SEPHORA (D 01NZ8363) Account # 402241000586 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$116 **Opened:** 7/20  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$116 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN35 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

CCB/BIGLOTS (D 01NZ8341) Account # 778840122838 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$447 **Opened:** 5/20  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$464 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN20 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

CB/VICSCRT (C 016US001) Account # 585637537158 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$298 **Opened:** 3/20  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$307 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN29 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

WEBBNK/FHUT (D 02CSN002) Account # 636992150408 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

CHRYSLERCAP (F 02E3D001) Account # 30000199267301000 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$19,949 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 073M **Last Payment:** **Closed:** 10/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

LOBEL FIN (F 098JU001) Account # 387325 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/11  
**Loan Type:** AUTOMOBILE **High Credit:** \$11,793 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 036M **Last Payment:** **Closed:** 4/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/06/20	LS FINANCING (FLA2613540 CAL)		
9/25/20	SYNCB/CC (FNY4877646 EAS)		
8/07/20	CONN APPLIAN (HPA4102125 SCT)		
8/07/20	CURACAO (HLA2456536 CAL)		
7/25/20	CAPITAL ONE (BPC3698048 NTL)		
2/13/20	SYNCB/PAYPAL (BMA2450957 EAS)		
10/17/18	CAP ONE (BPC2699824 NTL)		
10/12/18	TD AUTO FINA (FDT4113756 MCH)		
10/10/18	COAF (FPC1246538 NTL)		
10/10/18	ALLY FINAN I (NDT1203543 MCH)	Auto Lease	
10/09/18	TOWBIN DODGE (ALA5583800 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)