



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/30/19 14:17 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Cutshall , Cindy
 820,,York St
 Current Address: Vallejo CA.94590

CUTSHALL , CINDYKAY K.

Also Known As:

CUTSHALL,CINDY,L
 CUTSHALL,CINDY,K

SSN: 000-00-2816
Date of Birth: 03/76

Phone:

In File Since: 8/02

Current Address:

820 YORK ST.
 VALLEJO CA. 94590
 Reported 5/19

Previous Address:

1900 ASCOT PY. #824.
 VALLEJO CA. 94591
 Reported 6/18

Previous Address:

2211 REDWOOD ST. #312.
 VALLEJO CA. 94590

EMPLOYMENT

HOMEWOOD SUITES HOTEL
 FAIRFIELD, CA.

Position:

Start:

In File Since: 6/18

End:

Effective: 6/18

WALMART

AMERICAN CANYON, CA.

Position:

Start:

In File Since: 5/18

End:

Effective: 5/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

VANTAGESCOR3

Score

+498

Explanation

97 You have too few credit accounts
 08 You have either very few loans or too many loans with recent delinquencies
 15 Newest delinquent or derogatory payment status on your accounts is too recent
 95 You have too many collection agency accounts that are unpaid
 SCORECARD: 03
 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:** 3 **Trades:** 8 **Inquiries:** 18

Negative Trade Accounts: 5 **Trade Accounts with Any Historical Negatives:** 3 **Occurrence of Historical Negatives:** 53

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$369	\$300	\$241	\$0	\$25	20%
Installment	4	\$7,446	\$0	\$8,013	\$0	\$0	n/a
Closed w/Balance-		n/a	n/a	\$1,217	\$1,217	\$0	n/a
Total	8	\$7,815	\$300	\$9,471	\$1,217	\$25	

COLLECTIONS

MIDLAND FUND (Y 36ET009) Account # 8559753973 Account Rating O9B
Original Creditor: WEBBANK(retail) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Amount Placed:** \$322 **Opened:** 7/13
Account Type: OPEN **Balance:** \$322 **Paid:**
Responsibility: I **Past Due:** \$322 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

CNTNTL COLL (Y 919P001) Account # CCA10215950870255 Account Rating O9B
Original Creditor: MURRAY HILL APARTMENTS(rentalOrLeasing) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,283 **Opened:** 3/16
Account Type: OPEN **Balance:** \$1,706 **Paid:**
Responsibility: I **Past Due:** \$1,706 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

AARGON AGENCY (Y 1Y6M001) Account # 4285018489 Account Rating O9B
Original Creditor: COLORADO SPRINGS UTILITIES(utilities) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$272 **Opened:** 10/17
Account Type: OPEN **Balance:** \$272 **Paid:**
Responsibility: I **Past Due:** \$272 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

TRADES

FST PREMIER (B 041PF045) Account # 517800675087 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$664 **Opened:** 6/18
Loan Type: CREDIT CARD **High Credit:** \$664 **Past Due:** \$664 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/19
Update Method: automated

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

FST PREMIER (B 041PF045) Account # 517800640980 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$553 **Opened:** 12/12
Loan Type: CREDIT CARD **High Credit:** \$553 **Past Due:** \$553 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/13
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER **Charge Off:** **Verified:** 5/18
Update Method: automated

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

TRADES

WEBBNK/FHUT (D 02CSN002) Account # 627645608293 Account Rating R09
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 9/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$321 **Past Due:** **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: manual
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

FEDLOAN (E 02CN2006) Account # 1745981618FD00002 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: STUDENT LOAN **High Credit:** \$3,946 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 131M **Last Payment:** **Closed:** 3/16
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 3/16
Update Method: automated
Late Payments (48 Months) 0 2 24 **Delinquency** **Maximum:** 7/13 (05) **Payment Pattern** **Months 1-12:** 55555554111
Amount: \$239 **Months 13-24:** X5555554311X
Date: 7/13 **Months 25-36:** X5555554311
Months 37-48: 11111111111

FEDLOAN (E 02CN2006) Account # 1745981618FD00001 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 131M **Last Payment:** **Closed:** 3/16
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 3/16
Update Method: automated
Late Payments (48 Months) 0 2 24 **Delinquency** **Maximum:** 7/13 (05) **Payment Pattern** **Months 1-12:** 55555554111
Amount: \$173 **Months 13-24:** X5555554311X
Date: 7/13 **Months 25-36:** X5555554311
Months 37-48: 11111111111

CREDITONEBNK (B 054MR013) Account # 444796239087 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$241 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$369 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (14 Months) 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11121111111
Amount: **Months 13-24:** 11
Date:

DEPTEDNELNET (E 02CNN001) Account # 900000554705119 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,708 **Opened:** 2/12
Loan Type: STUDENT LOAN **High Credit:** \$3,946 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: ACCOUNT IN FORBEARANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (18 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111XX11111
Amount: **Months 13-24:** 111111
Date:

TRADES

DEPTEDNELNET (E 02CNN001)	Account # 900000554705019	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$3,305
Loan Type: STUDENT LOAN	High Credit: \$3,500	Opened: 2/12
Responsibility: I	Terms: 120M	Paid:
Remarks: ACCOUNT IN FORBEARANCE		Closed:
		Verified: 5/19
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(18 Months) 30 60 90	Amount:	Months 1-12: X1111XX11111
	Date:	Months 13-24: 111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/30/19	LS FINANCING (FLA2613540 CAL)		
6/12/19	CELTIC/CONT (FNJ1271865 EAS)		
6/09/19	CAPITAL ONE (BPC3575459 NTL)		
6/08/19	TBOM/CONTFIN (BNJ5677834 EAS)		
5/13/19	BOM/TCI FA (FSF4268654 MWB)		
10/18/18	MONEYMART (FPH1401987 EAS)		
10/14/18	CAP ONE (BPC2699824 NTL)		
10/11/18	MABT/CONTFIN (FNJ4553464 EAS)		
8/19/18	CELTIC/CONT (FNJ1271865 EAS)		
7/01/18	APPLIED BANK (BPH2020435 EAS)		
6/21/18	ACE CASH EXP (FHO5134479 SCT)		
6/04/18	CAP ONE (BPC2699824 NTL)		
5/09/18	ACE CASH EXP (FHO5134479 SCT)		
5/07/18	CELTIC/CONT (FNJ1271865 EAS)		
5/02/18	CB INDIGO (BPT4997215 WAS)		
4/19/18	CAP ONE (BPC2699824 NTL)		
4/08/18	SYNCB/WALMRT (NNY1212732 EAS)		
8/01/17	MDG USA (HNY2052915 EAS)		

REPORT SERVICED BY

TRANSUNION
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