



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/05/19 15:37 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1268
 Name: baugher, shawn
 Current Address: 7453 woodland ave
 gerber CA.96035

BAUGHER , SHAWN R.

Also Known As:

BAUGHER,SHAWN,Y

SSN: 000-00-1268

Phone:

In File Since: 9/06

Date of Birth: 07/83

Current Address:

7453 WOODLAND AV.
 GERBER CA. 96035
 Reported 3/11

Previous Address:

1470 4TH AV.
 CORNING CA. 96021
 Reported 9/10

Previous Address:

850 KIMBALL RD. #13.
 RED BLUFF CA. 96080

SCORING

Type

Score

Explanation

VANTAGESCOR3

+544

- 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
 - 76 You have insufficient credit history on installment loans
- SCORECARD: 06
 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:	10	Inquiries:	6
Negative Trade Accounts:	5	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$730	\$0	\$714	\$0	\$206	n/a
Open	1	\$0	\$0	\$459	\$0	\$0	0%
Closed w/Balance-		n/a	n/a	\$1,359	\$1,359	\$0	n/a
Total	10	\$730	\$0	\$2,532	\$1,359	\$206	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 6770115	Account Rating O9B
Original Creditor: SPEEDYCASH COM 94 CA(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$4,038
Account Type: OPEN		Balance: \$4,038
Responsibility: I		Past Due: \$4,038
		Last Payment:
		Opened: 3/18
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

AD ASTRA REC (Y 2BRL001)	Account # 6770255	Account Rating O9B
Original Creditor: SPEEDYCASH COM 94 CA(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$300
Account Type: OPEN		Balance: \$300
Responsibility: I		Past Due: \$300
		Last Payment:
		Opened: 2/18
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

JEFFCAPSYS (Y 28J3001)	Account # 3444711824003	Account Rating O9B
Original Creditor: FINGERHUT ADVANTAGE(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$454
Account Type: OPEN		Balance: \$454
Responsibility: I		Past Due: \$454
		Last Payment:
		Opened: 8/18
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

KOHL'S/CAPONE (D 012EN005)	Account # 639305087280	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$542
Loan Type: CHARGE ACCOUNT	High Credit: \$542	Past Due: \$542
Responsibility: I	Terms:	Last Payment:
Remarks: DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR		Charge Off:
		Opened: 7/17
		Paid:
		Closed: 4/18
		Verified: 6/19
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

FSTPROGRESS (B 02D8V001)	Account # 544303000225	Account Rating R09
Type: REVOLVING	Credit Limit: \$200	Balance: \$151
Loan Type: CREDIT CARD	High Credit: \$351	Past Due: \$151
Responsibility: I	Terms:	Last Payment:
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:
		Opened: 3/17
		Paid:
		Closed: 9/17
		Verified: 6/19
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

TRADES

LENDUP (F 02EDA001) Account # 553531570 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$208 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$208 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 6/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:

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

CAPITAL ONE (B 01DTV001) Account # 517805837782 Account Rating R09

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$458 **Opened:** 7/17
Loan Type: CREDIT CARD **High Credit:** \$458 **Past Due:** \$458 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/18
Remarks: DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: manual
Months 1-12:

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

WEBBNK/FHUT (D 02CSN002) Account # 636992106419 Account Rating R09

Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 8/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$454 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/18
Update Method: locked
Months 1-12:

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

POSSIBLEFINA (F 02GNH001) Account # AI15R5ZYRSNILY2WA Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$270 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$230 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M146 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:

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

MONEYLION (F 02G4R001) Account # LLI42905647 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$444 **Opened:** 4/19
Loan Type: SECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M60 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 1

Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

TRADES

POSSIBLEFINA (F 02GNH001) Account # 1E3UDWP76M1HDBGZJ6 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$50 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

TEHAMA CO (V 024DL001) Account # 10309967 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$459 **Opened:** 9/07
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Date:**

WEBBNK/FSTR (D 02CSN003) Account # 6369920318952174 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: INSTALLMENT SALES **High Credit:** \$102 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 008M **Last Payment:** **Closed:** 8/17
Responsibility: I **Charge Off:** **Verified:** 8/17
Update Method: automated
Months 1-12: 1
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (01 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
3/22/19	CELTIC/CONT (FNJ1271865 EAS)		
10/05/17	CHECK INTO C (FTN5147441 SCT)		
9/04/17	CB INDIGO (BPT4997215 WAS)		
7/27/17	SYNCB/WALMRT (NNY1212732 EAS)		
7/05/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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