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Credit Report

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APPLICANT 1 OF 1

Bonnie Adams Request Date: 8/27/2020

Credit Score

569
Credit rating is POOR

300 | 550 | 650 | 700 | 750

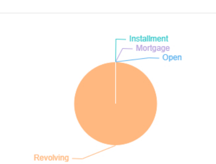
Factors
- Too few open revolving accounts
- Too many serious derogatory items
- Too few revolving accounts
- Too many inquiries

5
CREDIT INQUIRIES

Trade Lines

Account Types

0	Installment	$0.00
1	Mortgage	$0.00
0	Open	$0.00
1	Revolving	$250.00
13	**Total**	**$250.00**



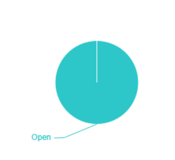
Late Payments Days Late

30 Days	60 Days	90 Days
4	2	0

Collections

Account Types

6	Open	$723.00
6	**Total**	**$723.00**



Past Due
$0.00

Income/Assets

Employment
Employment Status: Employed
Company: EMPLOYER X
Date Employed: 1/1/0001
Date Verified: 1/23/2016

Income
Employment Income: $1.00 per year
Other Income: $0.00 unknown

Assets
$0.00

Other

- Public Record(s) 1
- Eviction Record(s) 1
- Criminal Record(s) 1
- AKA(s) 0

Report Status

Report date: 8/27/2020
Record found: ✓
Status:
- PHONE APPEND: Area code and phone number not found on new source or on consumer database. No phone number is returned.
- ** HAWK: Clear for all searches.

Scores 1

CREDIT SCORE 1 OF 1

569
Credit rating is POOR

300 | 550 | 650 | 700 | 750

Factors
- Too few open revolving accounts
- Too many serious derogatory items
- Too few revolving accounts
- Too many inquiries

00WK4
CREDIT SCORE TYPE

Addresses 3

ADDRESS 1 OF 3 MOST RECENT

608956 PO BOX 608956
CLEVELAND, OH 44108
Reported on: 4/1/2015
Source Indicator: Address contained in bureau database
Address Qualifier: Personal

ADDRESS 2 OF 3

1327 E 89TH ST
CLEVELAND, OH 44106
Reported on: 8/1/2014
Source Indicator: Address contained in bureau database
Address Qualifier: Personal

ADDRESS 3 OF 3

3038 MONTICELLO BV
CLEVELAND HEIGHTS, OH 44118
Reported on: 1/1/0001
Source Indicator: Address contained in bureau database
Address Qualifier: Personal

Employment 1

EMPLOYMENT 1 OF 1 MOST RECENT

Company:
EMPLOYER X
-
Date employed: 1/1/0001
Date verified: 1/23/2016

Trade Lines 13

TRADE LINE 1 OF 13 — ACCOUNT # 4X3X9X2

Subscriber Name: RIVR EDG INV
Account type: Installment
Loan type: Automobile
Responsibility: Individual account
Remarks: Closed
Date Opened: 11/17/2012
Date Closed: 10/24/2015

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$6,674.00
Terms	$298.00

Late Payments Days Late

30 Days	60 Days	90 Days
2	1	0

Payment Pattern
Pattern Start Date: 9/24/2015

Sep 2015 ✓	Aug 2015 ✓	Jul 2015 ✓	Jun 2015 ✓	May 2015 ✓	Apr 2015 ✓	Mar 2015 ✗
Feb 2015 ✗	Jan 2015 ✓	Dec 2014 ✓	Nov 2014 ✓	Oct 2014 ✓	Sep 2014 ✓	Aug 2014 ✗
Jul 2014 ✗	Jun 2014 ✓	May 2014 ✗	Apr 2014 ✓	Mar 2014 ✓	Feb 2014 ✓	Jan 2014 ✓
Dec 2013 ✗	Nov 2013 ✓	Oct 2013 ✓	Sep 2013 ✓	Aug 2013 ✓	Jul 2013 ✗	Jun 2013 ✓

TRADE LINE 2 OF 13 — ACCOUNT # 2X0X3X0

Subscriber Name: FIRST MERIT
Account type: Installment
Loan type: Automobile
Responsibility: Individual account
Remarks: Closed
Date Opened: 5/26/2012
Date Closed: 12/1/2014

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$20,282.00
Terms	$664.00

Late Payments Days Late

30 Days	60 Days	90 Days
1	0	0

Payment Pattern
Pattern Start Date: 11/1/2014

Nov 2014 ✓	Oct 2014 ✓	Sep 2014 ✓	Aug 2014 ✓	Jul 2014 ✓	Jun 2014 ✓	May 2014 ✓
Apr 2014 ✓	Mar 2014 ✓	Feb 2014 ✓	Jan 2014 ✓	Dec 2013 ✓	Nov 2013 ✗	Oct 2013 ✓
Sep 2013 ✓	Aug 2013 ✓					

TRADE LINE 3 OF 13 — ACCOUNT # 440560721561

Subscriber Name: HSBC BANK
Account type: Revolving
Loan type: Credit Card
Responsibility: Individual account
Remarks: Closed
Date Opened: 11/27/2007
Date Closed: 4/2/2014

Credit Limit	$300.00
Balance	$0.00
Past Due	$0.00
High Credit	$770.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
1	1	0

Payment Pattern
Pattern Start Date: 3/30/2014

Mar 2014 ✓	Feb 2014 ✓	Jan 2014 ✓	Dec 2013 ✓	Nov 2013 ✗	Oct 2013 ✗	Sep 2013 ✓
Aug 2013 ✓	Jul 2013 ✓	Jun 2013 ✓	May 2013 ✓	Apr 2013 ✓	Mar 2013 ✓	Feb 2013 ✓

TRADE LINE 4 OF 13 — ACCOUNT # 423989972359

Subscriber Name: FNCC
Account type: Revolving
Loan type: Credit Card
Responsibility: Individual account
Remarks: Credit card lost or stolen
Date Opened: 12/6/2008
Date Closed: 7/27/2012

Credit Limit	$400.00
Balance	$0.00
Past Due	$0.00
High Credit	$543.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

Payment Pattern
Pattern Start Date: 3/10/2013

Mar 2013 ✓	Feb 2013 ✓	Jan 2013 ✓	Dec 2012 ✓	Nov 2012 ✓	Oct 2012 ✓	Sep 2012 ✓
Aug 2012 ✓	Jul 2012 ✓	Jun 2012 ✓	May 2012 ✓	Apr 2012 ✓	Mar 2012 ✓	Feb 2012 ✓
Jan 2012 ✓						

TRADE LINE 5 OF 13 — ACCOUNT # 440561207374

Subscriber Name: HSBC BANK
Account type: Revolving
Loan type: Credit Card
Responsibility: Individual account
Remarks: Credit card lost or stolen
Date Opened: 11/1/2007
Date Closed: 9/1/2009

Credit Limit	$300.00
Balance	$250.00
Past Due	$0.00
High Credit	$432.00
Terms	$15.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

Payment Pattern
Pattern Start Date: 8/1/2009

Aug 2009 ✓	Jul 2009 ✓	Jun 2009 ✓	May 2009 ✓

TRADE LINE 6 OF 13 — ACCOUNT # 955997223

Subscriber Name: SEVENTH AVE
Account type: Revolving
Loan type: Charge Account
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 2/28/2018
Date Closed: 9/9/2018

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$334.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 7 OF 13 — ACCOUNT # 403788312424

Subscriber Name: US BK CACS
Account type: Revolving
Loan type: Credit Card
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 12/1/2012
Date Closed: 5/6/2019

Credit Limit	$500.00
Balance	$0.00
Past Due	$0.00
High Credit	$1,569.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 8 OF 13 — ACCOUNT # 473190600377

Subscriber Name: CREDITONEBNK
Account type: Revolving
Loan type: Credit Card
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 2/26/2010
Date Closed: 10/1/2017

Credit Limit	$500.00
Balance	$0.00
Past Due	$0.00
High Credit	$1,311.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 9 OF 13 — ACCOUNT # 473199523444

Subscriber Name: CREDITONEBNK
Account type: Revolving
Loan type: Credit Card
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 2/24/2010
Date Closed: 12/2/2017

Credit Limit	$300.00
Balance	$0.00
Past Due	$0.00
High Credit	$648.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 10 OF 13 — ACCOUNT # 7X2X1X2X5

Subscriber Name: CITIMORTGAGE
Account type: Mortgage
Loan type: FHA Real Estate Mortgage
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 1/5/2008
Date Closed: 7/31/2019

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$75,244.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 11 OF 13 — ACCOUNT # 1X3X1X1X

Subscriber Name: AUTO RITE
Account type: Installment
Loan type: Automobile
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 4/18/2019
Date Closed: 4/17/2019

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$14,077.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 12 OF 13 — ACCOUNT # 1X

Subscriber Name: EATON FAM CU
Account type: Open
Loan type: Deposit Related
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 12/7/2013
Date Closed: 9/30/2017

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$91.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

TRADE LINE 13 OF 13 — ACCOUNT # 5X8X5

Subscriber Name: CONDOR CAPTL
Account type: Installment
Loan type: Automobile
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 9/30/2014
Date Closed: 7/31/2015

Credit Limit	$0.00
Balance	$0.00
Past Due	$0.00
High Credit	$28,463.00
Terms	$0.00

Late Payments Days Late

30 Days	60 Days	90 Days
0	0	0

Collections 6

COLLECTION 1 OF 6 — ACCOUNT # 2X0X9X7

Collection Agency Name: ARS
Creditors Name: MEDICAL
Account Type: Open
Account Number: 2X0X9X7
Account Designator: Individual account
Industry Code: Collection services
Customer Number 02BQ4002
Custom MOP Collection account

Current Balance	$723.00
Past Due	$0.00
High Credit	$723.00

Date Opened: 3/23/2020
Date Reported: 3/23/2020
Date Verified: 6/30/2020

COLLECTION 2 OF 6 — ACCOUNT # 1X0X7X6X

Collection Agency Name: EOS CCA
Creditors Name: AT T
Account Type: Open
Account Number: 1X0X7X6X
Account Designator: Individual account
Industry Code: Collection services
Customer Number 049XV001
Custom MOP Payment after charge off/collection

Current Balance	$0.00
Past Due	$0.00
High Credit	$151.00

Date Opened: 9/11/2016
Date Paid Out: 11/22/2016
Date Closed: 11/22/2016
Date Reported: 9/11/2016
Date Verified: 8/22/2017

COLLECTION 3 OF 6 — ACCOUNT # 3X8X2X7X

Collection Agency Name: ERC
Creditors Name: AT T
Account Type: Open
Account Number: 3X8X2X7X
Account Designator: Individual account
Industry Code: Collection services
Customer Number 026MT002
Custom MOP "Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and

Current Balance	$0.00
Past Due	$0.00
High Credit	$208.00

Date Opened: 11/20/2018
Date Paid Out: 2/7/2019
Date Closed: 2/7/2019
Date Reported: 11/20/2018
Date Verified: 2/7/2019

COLLECTION 4 OF 6 — ACCOUNT # 3X6X4X5X

Collection Agency Name: CREDIT COLL
Creditors Name: PROGRESSIVE SPECIALTY INSURANC
Account Type: Open
Account Number: 3X6X4X5X
Account Designator: Individual account
Industry Code: Collection services
Customer Number 01GZD005
Custom MOP "Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and

Current Balance	$0.00
Past Due	$0.00
High Credit	$821.00

Date Opened: 11/21/2017
Date Paid Out: 5/19/2018
Date Closed: 5/19/2018
Date Reported: 11/21/2017
Date Verified: 5/19/2018

COLLECTION 5 OF 6 — ACCOUNT # DX2X6XNX

Collection Agency Name: GRACERECOVRY
Creditors Name: MEDICAL
Account Type: Open
Account Number: DX2X6XNX
Account Designator: Individual account
Industry Code: Collection services
Customer Number 01ZLN001
Custom MOP "Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and

Current Balance	$0.00
Past Due	$0.00
High Credit	$55.00

Date Opened: 4/4/2016
Date Paid Out: 1/31/2017
Date Closed: 1/31/2017
Date Reported: 4/4/2016
Date Verified: 1/31/2017

COLLECTION 6 OF 6 — ACCOUNT # 1X0X0X9X0

Collection Agency Name: CBE GROUP
Creditors Name: DOMINION EAST OHIO I
Account Type: Open
Account Number: 1X0X0X9X0
Account Designator: Individual account
Industry Code: Collection services
Customer Number 01AHA004
Custom MOP "Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and

Current Balance	$0.00
Past Due	$0.00
High Credit	$8,628.00

Date Opened: 11/22/2014
Date Paid Out: 2/12/2015
Date Closed: 2/12/2015
Date Reported: 11/22/2014
Date Verified: 2/12/2015

Consumer Statements 0

No consumer statements found.

Inquiries 5

INQUIRY 1 OF 5
Subscriber Name: TENANT
Subscriber ID: RLA05270550
Industry Code: "Real estate
Inquiry Date: 9/15/2019

INQUIRY 2 OF 5
Subscriber Name: CREDIT PLUS
Subscriber ID: ZSM00049997
Industry Code: Miscellaneous
Inquiry Date: 7/29/2019

INQUIRY 3 OF 5
Subscriber Name: DEVCON SECUR
Subscriber ID: PUT04606114
Industry Code: Personal services other than medical
Inquiry Date: 10/1/2018

INQUIRY 4 OF 5
Subscriber Name: FBD/THINK CA
Subscriber ID: BPH05011227
Industry Code: Banks
Inquiry Date: 9/23/2018

INQUIRY 5 OF 5
Subscriber Name: DRIVE FINANC
Subscriber ID: FPE03089619
Industry Code: "Finance
Inquiry Date: 9/23/2018

Public Records 1

PUBLIC RECORD 1 OF 1 — REFERENCE # 1X1X3X8

Reference Number: 1X1X3X8
Publid Record Type: Chapter 7 bankruptcy discharged
Member Code: 05080454
Industry Code: Miscellaneous
Account Designator: Individual account
Court Type: Federal District
Legal Designator: ATTORNEY X
Plaintiff:

Amount	0.00
Asset Amount	0.00
Liabilities Amount	0.00

Date Settled: 7/26/2019
Date Reported: 4/17/2019

Eviction Records 1

EVICTION RECORD 1 OF 1

State: OH
County: Cleveland Hgts Municipal
Filing Date: 11/1/2018 12:00:00 AM
Action Type: CIVIL JUDGMENT
Filing Type: CIVIL JUDGMENT
Plaintiff: Silent Creek Llc
Amount: $3,419
Release Date: 4/11/2019 12:00:00 AM

Name: WILLIAM B THORNE
Address:
1327 E 89TH ST
CLEVELAND, OH 44106

Criminal Records 1

CRIMINAL RECORD 1 OF 1

State: UT
Category: Criminal
Native Record Number: COMPLETERAPSHEET_408
Component Identifier: UTAOC2
Component Description: UT District Courts disposed cases
Entity ID: 4f9d52c2-5111-4afe-9037-39a13e1db860
Search Status: Instant

Person Birth Date: 1920-01-01
ID: XXX-XX-2631
Street Full Text: 1327 E 89th St
Location City Name: CLEVELAND
Location State Name: OH

Cycle:
Court Action:
Activity Type Text: CRIMINAL/TRAFFIC
Activity End Date: 2017-01-06
Court Record ID:
ID: UT-FAKECASENUMBER19200404
Court:
Organization Jurisdiction:
Jurisdiction Description Text: KANE COUNTY
Location County Name: KANE
Court Charge:
Charge Sequence ID:
ID: 1
Charge Description Text: ARMED ROBBERY FROM A JETSKI
Charge Classification:
Charge Degree Text: FELONY A CLASS-2
Charge Enhancing Factor:
Charge Enhancing Factor Description Text: UNAVAILABLE
Charge Severity Text: AR JETSKI
Charge Felony Indicator: false
Charge Count Quantity: 2
Charge Disposition:
Charge Disposition Other Text: [STATUS: CLOSED] [COUNTY: KANE]
Charge Disposition Date: 2018-04-04
Charge Disposition Description Text: CONVICTED
Charge Filing Date: 2018-12-11
Charge Plea:
Activity Date: 2017-04-04
Plea Negotiated Indicator: false
Plea Description Text: GUILTY
Plea Guilty Indicator: true
Plea No Contest Indicator: false
Charge Status:
Status Date: 20180404
Status Description Text: CLOSED
Charge Statute:
Statute Code ID:
ID: A.08_08.246
Charge Verdict:
Verdict Date: 2018-04-04
Verdict Issuing Judge Indicator: false
Case Title Text: COMPLETE RAPSHEET
Appealed From Lower Court: false
Status:
Status Date: 20180404
Status Description Text: COMPLETE RAPSHEET
Case Filing:
Activity Date: 2018-12-11
Submission Submitter.Organization:
Organization Name: UTAH AOC
Disposition:
Disposition Description Text: GUILTY
Disposition Date: 2017-04-04

AKAs 0

No AKAs found.

Live Chat