RentPrep
Screening Made Easy

Cart Logout

Credit Report

Save or Print PDF

APPLICANT 1 OF 1

William B Thone Request Date: 9/17/2020

Credit Score

569
Credit rating is POOR

300 550 650 700 750

Factors

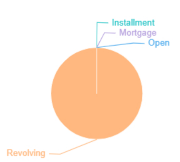
- Too few open revolving accounts
- Too many serious derogatory items
- Too few revolving accounts
- Too many inquiries

5
CREDIT INQUIRIES

Trade Lines

Account Types

4	Installment	$0.00
1	Mortgage	$0.00
1	Open	$0.00
7	Revolving	$250.00
13	**Total**	**$250.00**



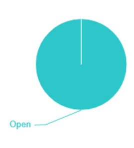
Late Payments Days Late

30 Days	60 Days	90 Days
4	2	0

Collections

Account Types

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



Past Due

$0.00

Other

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

Report Status

Report date: 9/17/2020
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: 5/1/2015
Source Indicator: Address contained in bureau database
Address Qualifier: Personal

ADDRESS 2 OF 3

1327 E 89TH ST
CLEVELAND, OH 44106

Reported on: 9/1/2014
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: 2/23/2016

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: 12/17/2012
Date Closed: 11/24/2015

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:10/24/2015

Oct 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 ✓		

TRADE LINE 2 OF 13 — ACCOUNT # 2X0X3X0

Subscriber Name: FIRST MERIT
Account type: Installment
Loan type: Automobile
Responsibility: Individual account
Remarks: Closed
Date Opened: 6/26/2012
Date Closed: 1/1/2015

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:12/1/2014

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 ✓		

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: 12/27/2007
Date Closed: 5/2/2014

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:4/30/2014

Apr 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 ✓				

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: 1/6/2009
Date Closed: 8/27/2012

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:4/10/2013

Apr 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 ✓			

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: 12/1/2007
Date Closed: 10/1/2009

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:9/1/2009

Sep 2009 ✓	Aug 2009 ✓	Jul 2009 ✓	Jun 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: 3/31/2018
Date Closed: 10/9/2018

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: 1/1/2013
Date Closed: 6/6/2019

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: 3/26/2010
Date Closed: 11/1/2017

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: 3/24/2010
Date Closed: 1/2/2018

Credit Limit	$300.00
Balance	$0.00
Past Due	$0.00
High Credit	$848.00
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: 2/5/2008
Date Closed: 8/31/2019

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: 5/18/2019
Date Closed: 5/17/2019

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: 1/7/2014
Date Closed: 10/31/2017

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 # 5X9X5

Subscriber Name: CONDOR CAPTL
Account type: Installment
Loan type: Automobile
Responsibility: Individual account
Remarks: Chapter 7 bankruptcy
Date Opened: 10/31/2014
Date Closed: 8/31/2015

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: 4/23/2020
Date Reported: 4/23/2020
Date Verified: 7/31/2020

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: 10/11/2016
Date Paid Out: 12/22/2016
Date Closed: 12/22/2016
Date Reported: 10/11/2016
Date Verified: 9/22/2017

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: 12/20/2018
Date Paid Out: 3/7/2019
Date Closed: 3/7/2019
Date Reported: 12/20/2018
Date Verified: 3/7/2019

Live Chat

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: 12/21/2017
Date Paid Out: 6/19/2018
Date Closed: 6/19/2018
Date Reported: 12/21/2017
Date Verified: 6/19/2018

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: 5/4/2016
Date Paid Out: 2/28/2017
Date Closed: 2/28/2017
Date Reported: 5/4/2016
Date Verified: 2/28/2017

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: 12/22/2014
Date Paid Out: 3/12/2015
Date Closed: 3/12/2015
Date Reported: 12/22/2014
Date Verified: 3/12/2015

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: 10/7/2019

INQUIRY 2 OF 5

Subscriber Name: CREDIT PLUS
Subscriber ID: ZSM00049997
Industry Code: Miscellaneous
Inquiry Date: 8/20/2019

INQUIRY 3 OF 5

Subscriber Name: DEVCON SECUR
Subscriber ID: PUT04606114
Industry Code: Personal services other than medical
Inquiry Date: 10/23/2018

INQUIRY 4 OF 5

Subscriber Name: FBD/THINK CA
Subscriber ID: BPH05011227
Industry Code: Banks
Inquiry Date: 10/15/2018

INQUIRY 5 OF 5

Subscriber Name: DRIVE FINANC
Subscriber ID: FPE03089619
Industry Code: "Finance
Inquiry Date: 10/15/2018

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
Plantiff:

Amount	0.00
Asset Amount	0.00
Liabilities Amount	0.00

Date Settled: 8/26/2019
Date Reported: 5/17/2019

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: UTAO2
Component Description: UT District Courts disposed cases
Entity ID: 40773e54-1c16-4c48-a66f-abd315492c73
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.