

Please note: the Credit, Criminal, and Eviction Related Proceedings portions of the report are segmented into three clickable sections.

TransUnion Full Credit Report

Powered by  TransUnion

Credit

BONNIE ADAMS

SSN Message: Exact SSN match

Address

Current Address

**5333 FINSBURY AV
SACRAMENTO, CA 95841
Reported: 06/22**

Previous Address

**284 ENGLISH CT
BRIDGEWATER, NJ 08807
Reported: 02/21**

Profile Summary

Derogatory Items

Tradelines	Collections	Public Records	Inquiries
10	13	N/A	3

Record Counts

Negative Tradelines	Tradelines with any historical negatives	Occurrences of any historical negatives
3	7	26

Tradelines Summary

Revolving

Count	4	High Credit	\$1,141	Credit Limit	\$5,600	Balance	\$869
Past Due	\$40	Payment	\$60	Available	84%		

Installment

Count	2	High Credit	\$6,211	Credit Limit	N/A	Balance	\$5,259
Past Due	N/A	Payment	\$280	Available	N/A		

Mortgage

Count	1	High Credit	N/A	Credit Limit	N/A	Balance	N/A
Past Due	N/A	Payment	N/A	Available	N/A		

Open

Count	3	High Credit	N/A	Credit Limit	N/A	Balance	N/A
Past Due	N/A	Payment	N/A	Available	0%		

Closed w Bal

Count	N/A	High Credit	N/A	Credit Limit	N/A	Balance	N/A
Past Due	N/A	Payment	N/A	Available	N/A		

Total

Count	10	High Credit	\$7,352	Credit Limit	\$5,600	Balance	\$6,128
Past Due	\$40	Payment	\$340	Available	N/A		

Resident Score

505

- 1 Recency of a balance overlimit on a bankcard account
- 2 Too many inquiries
- 3 Bankcard account balances are too high in proportion to credit limits
- 4 Too many serious derogatory items

Tradelines

Trade Totals

Count	Balance Total	Total Credit Limit	Total Past Due
\$10	\$6,128	\$5,600	\$40

Trades

MAD GAS&ELEC

Opened	03/21	Closed	03/21	Verified	04/21
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Open
Industry	Utilities and Fuel	Loan Type	Utility Company		
Account Type	Undesignated account	Status	120 days past due		
Remarks	Closed	Notes	Automated Account		

Payment History Summary (14 months)

30 days	60 days	90 days	120 days
0	0	0	3

Payment History

Mar 2021	Feb 2021	Jan 2021	Dec 2020	Nov 2020	Oct 2020	Sep 2020	Aug 2020
N/A	120	120	N/A	N/A	N/A	N/A	N/A
Jul 2020	Jun 2020	May 2020	Apr 2020	Mar 2020	Feb 2020		
N/A	N/A	N/A	N/A	N/A	120		

CAPITAL ONE

Opened	N/A	Closed	N/A	Verified	11/22
Paid	N/A	Balance	\$325	Past Due	\$40
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Revolving
Industry	Banks	Loan Type	Credit Card		
Account Type	Individual account	Status	90 days past due		
Remarks	-	Notes	Automated Account		

Payment History Summary (9 months)

30 days	60 days	90 days	120 days
3	1	0	0

Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022	May 2022	Apr 2022	Mar 2022
60	30	✓	✓	30	✓	✓	30
Feb 2022							
✓							

MAD GAS&ELEC

Opened	N/A	Closed	N/A	Verified	11/22
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Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Open
Industry	Utilities and Fuel	Loan Type	Utility Company		
Account Type	Individual account	Status	60 days past due		
Remarks	-	Notes	Automated Account		

Payment History Summary
(5 months)

30 days	60 days	90 days	120 days
0	0	3	0

Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022
90	N/A	90	✓	90

UNITD NAT BK

Opened	N/A	Closed	N/A	Verified	11/22
Paid	N/A	Balance	\$323	Past Due	N/A
Payment Amount	N/A	Credit Limit	\$300	Loan Terms	Revolving
Industry	Banks	Loan Type	Credit Card		
Account Type	Individual account	Status	Paid or paying as agreed		
Remarks	-	Notes	Automated Account		

Payment History Summary
(13 months)

30 days	60 days	90 days	120 days
1	0	0	0

Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022	May 2022	Apr 2022	Mar 2022
✓	✓	✓	30	✓	✓	✓	✓
Feb 2022	Jan 2022	Dec 2021	Nov 2021	Oct 2021			
✓	✓	✓	✓	✓			

CAPITOL AUTO

Opened	N/A	Closed	N/A	Verified	11/22
Paid	N/A	Balance	\$5,259	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Installment
Industry	Automotive	Loan Type	Automobile		
Account Type	Individual account	Status	Paid or paying as agreed		
Remarks	-	Notes	Automated Account		

Payment History Summary
(5 months)

30 days	60 days	90 days	120 days
0	0	0	0

Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022
N/A	✓	✓	N/A	✓

CREDIT PLUS

Opened	N/A	Closed	N/A	Verified	11/22
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	\$5,000	Loan Terms	Revolving

Industry	Finance or Personal	Loan Type	Credit Card
Account Type	Individual account	Status	Paid or paying as agreed
Remarks	-	Notes	Automated Account

HSBC NV

Opened	N/A	Closed	N/A	Verified	11/22
Paid	N/A	Balance	\$221	Past Due	N/A
Payment Amount	N/A	Credit Limit	\$300	Loan Terms	Revolving

Industry	Banks	Loan Type	Credit Card
Account Type	Individual account	Status	Paid or paying as agreed
Remarks	-	Notes	Automated Account

Payment History Summary
(10 months)

30 days	60 days	90 days	120 days
1	0	0	0

Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022	May 2022	Apr 2022	Mar 2022
✓	✓	✓	30	✓	✓	✓	✓
Feb 2022	Jan 2022						
✓	✓						

SALMAE/ GLHEC

Opened	11/22	Closed	11/22	Verified	11/22
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Installment

Industry	Employment or Education	Loan Type	Student Loan
Account Type	Individual account	Status	Paid or paying as agreed
Remarks	-	Notes	Automated Account

Payment History Summary
(22 months)

30 days	60 days	90 days	120 days
0	0	1	6

Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022	May 2022	Apr 2022	Mar 2022
120	120	N/A	120	120	120	N/A	120
Feb 2022	Jan 2022	Dec 2021	Nov 2021	Oct 2021	Sep 2021	Aug 2021	Jul 2021
90	✓	✓	✓	✓	✓	N/A	N/A
Jun 2021	May 2021	Apr 2021	Mar 2021	Feb 2021	Jan 2021		
N/A	N/A	✓	✓	✓	✓		

ABN-AMRO

Opened	07/22	Closed	07/22	Verified	07/22
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Mortgage

Industry	Banks	Loan Type	Conventional Real Estate Mortgage
Account Type	Individual account	Status	Paid or paying as agreed
Remarks	Closed	Notes	Automated Account

Payment History Summary
(9 months)

30 days	60 days	90 days	120 days
0	0	0	0

Payment History

Jun 2022	May 2022	Apr 2022	Mar 2022	Feb 2022	Jan 2022	Dec 2021	Nov 2021
N/A	✓	✓	✓	N/A	N/A	N/A	N/A
Oct 2021	✓						

MAD GAS& ELEC

Opened	02/22	Closed	02/22	Verified	05/22
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Open
Industry	Utilities and Fuel	Loan Type	Utility Company		
Account Type	Undesignated account	Status	Paid or paying as agreed		
Remarks	Closed	Notes	Automated Account		

Payment History Summary (13 months)

30 days	60 days	90 days	120 days
0	0	1	6

Payment History

Apr 2022	Mar 2022	Feb 2022	Jan 2022	Dec 2021	Nov 2021	Oct 2021	Sep 2021
N/A	N/A	N/A	N/A	✓	120	120	✓
Aug 2021	Jul 2021	Jun 2021	May 2021	Apr 2021			
120	120	120	120	90			

Inquiries

Date	11/17/2022
Name	NOVUS SVCS
Kind of Business	Travel/ Entertainment
Date	11/10/2022
Name	CITIZENS FIN
Kind of Business	Finance or Personal
Date	08/17/2022
Name	CBNA
Kind of Business	Finance or Personal

Collections

Collection Totals

Count	Balance Total
13	\$1,849

STATE COLLS

Opened	08/22	Verified	11/22
Current Balance	\$262	Original Balance	\$260
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account		
	Account closed normally 05/11/2021		

Credit Grantor	MEDICAL		
PSKN&OBRWTR			
Opened	07/21	Verified	11/22
Current Balance	\$336	Original Balance	\$336
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 07/15/2018		
Credit Grantor	MEDICAL		

PSKN&OBRWTR			
Opened	05/20	Verified	11/22
Current Balance	\$77	Original Balance	\$77
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 05/07/2019		
Credit Grantor	MEDICAL		

NATIONAL ACT			
Opened	05/22	Verified	08/22
Current Balance	\$54	Original Balance	\$54
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 02/05/2022		
Credit Grantor	MEDICAL		

CENTRL FINCL			
Opened	09/20	Verified	06/22
Current Balance	\$35	Original Balance	\$35
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 09/27/2020		
Credit Grantor	MEDICAL		

ASSOC COLL			
Opened	10/21	Verified	12/21
Current Balance	\$79	Original Balance	\$79
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 08/13/2020		
Credit Grantor	MEDICAL		

ASSOC COLL			
Opened	12/20	Verified	02/21

Current Balance	\$420	Original Balance	\$416
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 07/13/2019		
Credit Grantor	MEDICAL		

ASSOC COLL

Opened	07/19	Verified	01/21
Current Balance	\$443	Original Balance	\$332
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 07/14/2018		
Credit Grantor	MEDICAL		

ASSOC COLL

Opened	11/20	Verified	01/21
Current Balance	\$143	Original Balance	\$143
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 08/14/2020		
Credit Grantor	MEDICAL		

STATE COLLS

Opened	07/16	Verified	09/19
Current Balance	N/A	Original Balance	\$130
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Settled - less than full balance		
Comment	Locked (Frozen) Account Account closed normally 07/16/2016		
Credit Grantor	MEDICAL		

STATE COLLS

Opened	08/16	Verified	09/19
Current Balance	N/A	Original Balance	\$200
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Settled - less than full balance		
Comment	Locked (Frozen) Account Account closed normally 08/16/2016		
Credit Grantor	MEDICAL		

STATE COLLS

Opened	02/19	Verified	09/19
Current Balance	N/A	Original Balance	\$280
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account

Remarks **Settled - less than full balance**
Comment **Locked (Frozen) Account**
Account closed normally 07/15/2018

Credit Grantor **MEDICAL**

NCO FIN

Opened	07/20	Verified	10/22
Current Balance	N/A	Original Balance	\$122
Past Due	N/A		

Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Payment after charge off

Remarks **Settled - less than full balance**
Comment **Paid; 04/13/2021**
Automated Account
Account closed normally 05/12/2020

Credit Grantor **AMERITECH**

