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

TransUnion Full Credit Report



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		
Tradeline Summ	ary							
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

Key Factors

- 1 Recency of a balance overlimit on a bankcard account
 - 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 03/21 Verified 04/21 Closed N/A Balance N/A Past Due N/A Paid N/A Credit Limit Payment Amount 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
 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

IndustryBanksLoan TypeCredit CardAccount TypeIndividual accountStatus90 days past dueRemarks-NotesAutomated 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



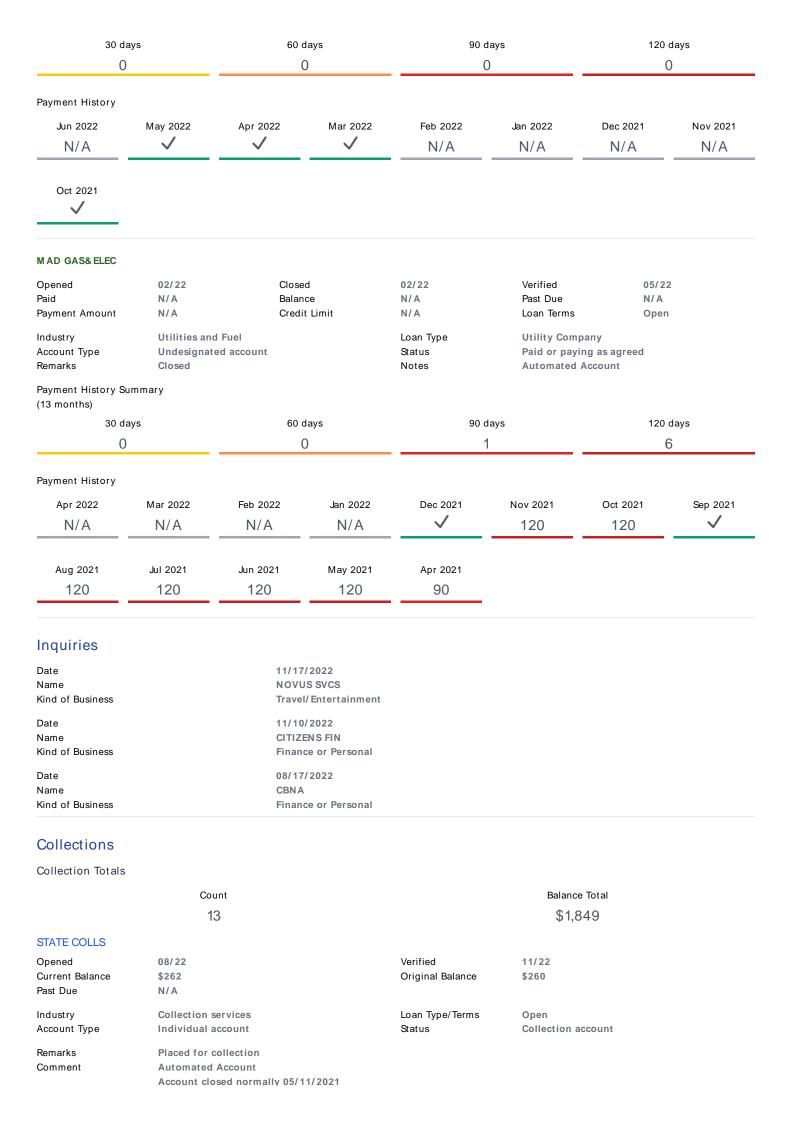
M AD GAS& ELEC

Opened N/A Closed N/A Verified 11/22

Paid Payment Amount	N/A N/A	Baland Credit		N/A Past Due N/A Loan Terms		N/A Open		
Industry Account Type Remarks	Utilities an Individual a			Loan Type Status Notes	Utility Compa 60 days past of Automated A	due		
Payment History Su	mmary							
(5 months) 30 da [,]	vs	60 d	avs	90 d	lavs	120 d	lavs	
0	y 3	0	-	3 0		-		
Payment History								
Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022				
90	N/A	90	V	90				
JNITD NAT BK								
Opened	N/A	Closed		N/A	Verified	11/22		
Paid Payment Amount	N/A N/A	Baland Credit		\$323 \$300	Past Due Loan Terms	N/A Revolv	vina	
•		Ol Guit				110101	9	
ndustry Account Type Remarks	Banks Individual a -	account		Loan Type Status Notes	Credit Card Paid or paying Automated A	_		
Payment History Sur (13 months)	mmary							
30 da	ys	60 d	-	90 d	-	120 d	•	
1		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	4	N/A	Verified	11/22		
	N/A N/A	Closed Baland Credit	ce	N/A \$5,259 N/A	Verified Past Due Loan Terms	11/22 N/A Install		
Payment Amount ndustry Account Type	N/A	Baland Credit	ce	\$5,259	Past Due	N/A Install g as agreed		
Payment Amount ndustry Account Type Remarks Payment History Sui	N/A N/A Automotive Individual a	Baland Credit	ce	\$5,259 N/A Loan Type Status	Past Due Loan Terms Automobile Paid or paying	N/A Install g as agreed		
Payment Amount ndustry Account Type Remarks Payment History Sui	N/A N/A Automotive Individual a - mmary	Baland Credit	ce Limit	\$5,259 N/A Loan Type Status	Past Due Loan Terms Automobile Paid or paying Automated A	N/A Install g as agreed	ment	
Payment Amount ndustry Account Type Remarks Payment History Sur 5 months)	N/A N/A Automotive Individual a - mmary	Baland Credit e account	ce Limit ays	\$5,259 N/A Loan Type Status Notes	Past Due Loan Terms Automobile Paid or paying Automated Ad	N/A Install g as agreed eccunt	ment	
Payment Amount Industry Account Type Remarks Payment History Sur (5 months) 30 day	N/A N/A Automotive Individual a - mmary	Baland Credit e account 60 d	ce Limit ays	\$5,259 N/A Loan Type Status Notes	Past Due Loan Terms Automobile Paid or paying Automated Ad	N/A Install g as agreed ccount	ment	
Payment Amount Industry Account Type Remarks Payment History Sur 5 months) 30 day	N/A N/A Automotive Individual a - mmary	Baland Credit e account 60 d	ce Limit ays	\$5,259 N/A Loan Type Status Notes	Past Due Loan Terms Automobile Paid or paying Automated Ad	N/A Install g as agreed ccount	ment	
Payment Amount Industry Account Type Remarks Payment History Sur 5 months) 30 day 0	N/A N/A Automotive Individual a - mmary	Baland Credit e account 60 d	ce Limit ays	\$5,259 N/A Loan Type Status Notes	Past Due Loan Terms Automobile Paid or paying Automated Ad	N/A Install g as agreed ccount	ment	
Payment Amount Industry Account Type Remarks Payment History Sur 5 months) 30 day 0 Payment History Oct 2022 N/A	N/A N/A Automotive Individual a - mmary ys	Baland Credit e account 60 d 0	ce Limit ays) Jul 2022	\$5,259 N/A Loan Type Status Notes 90 d	Past Due Loan Terms Automobile Paid or paying Automated Ad	N/A Install g as agreed ccount	ment	
Payment Amount Industry Account Type Remarks Payment History Sur (5 months) 30 day 0 Payment History Oct 2022 N/A	N/A N/A Automotive Individual a - mmary ys	Baland Credit e account 60 d 0	ays Jul 2022 N/A	\$5,259 N/A Loan Type Status Notes 90 d	Past Due Loan Terms Automobile Paid or paying Automated Ad	N/A Install g as agreed ccount	lays	
Payment History Oct 2022	N/A N/A Automotive Individual a - mmary ys Sep 2022	Baland Credit e account 60 d	ays Jul 2022 N/A	\$5,259 N/A Loan Type Status Notes 90 d	Past Due Loan Terms Automobile Paid or paying Automated Additional lays)	N/A Install g as agreed ecount	lays	

Industry Account Type Remarks	Finance or Personal Individual account			Loan Type Status Notes	Credit Card Paid or paying as agreed Automated Account			
HSBC NV								
Opened Paid Payment Amount	N/A N/A N/A	Closed Balance Credit Limit		N/A \$221 \$300	Verified Past Due Loan Terms	Past Due N/A		
Industry Account Type Remarks	nt Type Individual account		Loan Type Status Notes	Credit Card Paid or payin Automated A				
Payment History Su (10 months)	mmary							
30 days		60 (60 days		90 days		days	
1 <u> </u>)	(0	()		
Payment History								
Oct 2022	Sep 2022	Aug 2022	Jul 2022 30	Jun 2022 May 2022		·	Mar 2022	
Feb 2022	Jan 2022							
SALM AE/ GLHEC								
Opened	11/22	Close		11/22	Verified			
Paid Payment Amount	N/A N/A	Balan Credi	ce t Limit	N/A N/A	Past Due Loan Terms	N/A Installment		
Industry Employment or Education Account Type Individual account Remarks -			Loan Type Status Notes	Student Loan Paid or paying as agreed Automated Account				
Payment History Su (22 months)	mmary							
30 da	ys		days	90 days 1		120 days 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 90	Jan 2022	Dec 2021	Nov 2021	Oct 2021	Sep 2021	Aug 2021 N/A	Jul 2021 N/A	
Jun 2021	May 2021	Apr 2021	Mar 2021	Feb 2021	Jan 2021			
N/A	N/A							
ABN-AMRO								
Opened	07/22	Close		07/22	Verified	07/2	2	
Paid Payment Amount	N/A N/A	Balan Credi	ce t Limit	N/A N/A	Past Due N/A Loan Terms Mortgage			
Industry Account Type Remarks	Banks Individual a Closed	account		Loan Type Status Notes	Conventional Real Estate Mortgage Paid or paying as agreed Automated Account			

Payment History Summary (9 months)



Credit Grantor **M EDICAL**

PSKN&OBRWTR

Opened 07/21 Verified 11/22 Current Balance \$336 Original Balance \$336

Loan Type/Terms

Loan Type/Terms

Status

Status

Open

Open

Collection account

Collection account

Past Due N/A

Industry Collection services

Individual account Account Type

Remarks Placed for collection Comment **Automated Account**

Account closed normally 07/15/2018

Credit Grantor M EDICAL

PSKN&OBRWTR

05/20 Verified Opened 11/22 Current Balance Original Balance \$77 \$77

Past Due N/A

Collection services Industry Account Type Individual account

Remarks Placed for collection

Comment **Automated Account**

Account closed normally 05/07/2019

Credit Grantor M EDICAL

NATIONAL ACT

Opened 05/22 Verified 08/22 Current Balance \$54 Original Balance \$54

Past Due N/A

Collection services Industry Loan Type/Terms Open Individual account Account Type Status Collection account

Placed for collection Remarks **Automated Account** Comment

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

Collection services Industry Loan Type/Terms Open Account Type Individual account Status Collection account

Remarks Placed for collection Comment **Automated Account**

Account closed normally 09/27/2020

M EDICAL Credit Grantor

ASSOC COLL

Opened 10/21 Verified 12/21 Current Balance \$79 Original Balance \$79

Past Due N/A

Collection services Loan Type/Terms Open Industry Account Type Individual account Status Collection account

Placed for collection Remarks

Comment **Automated Account**

Account closed normally 08/13/2020

Credit Grantor MEDICAL

ASSOC COLL

Opened Verified 02/21 12/20

Current Balance Past Due

\$420

N/A

Industry

Comment

Collection services

Account Type

Collection services

Individual account

Placed for collection

Automated Account

Collection services

Individual account

Placed for collection

Automated Account

Collection services

Individual account

Settled - less than full balance

Account closed normally 07/16/2016

Locked (Frozen) Account

M EDICAL

07/16

N/A

N/A

M EDICAL

11/20

\$143

N/A

Account closed normally 07/14/2018

Account closed normally 08/14/2020

Individual account

Placed for collection Remarks

> **Automated Account** Account closed normally 07/13/2019

Credit Grantor

MEDICAL

07/19

\$443

N/A

ASSOC COLL

Opened Current Balance

Past Due

Industry Account Type

Remarks

Comment

Credit Grantor

ASSOC COLL Opened

Current Balance Past Due

Industry Account Type

Remarks Comment

Credit Grantor

STATE COLLS

Opened

Current Balance Past Due

Industry

Account Type

Remarks Comment

Credit Grantor STATE COLLS

Opened

Current Balance Past Due

Industry Account Type

Remarks

Comment

Credit Grantor

STATE COLLS Opened Current Balance

Past Due Industry

Account Type

N/A N/A

Collection services Individual account Original Balance

Loan Type/Terms

Status

Collection account

\$416

Open

Verified 01/21 Original Balance \$332

Loan Type/Terms

Status

Open

01/21

\$143

Collection account

Verified

Original Balance

Status

Loan Type/Terms

Open

Collection account

Verified Original Balance

Loan Type/Terms

Status

Verified

Status

Original Balance

Loan Type/Terms

Open

09/19

\$200

Open

09/19

\$280

Collection account

09/19

\$130

Collection account

MEDICAL

08/16 N/A

N/A

Collection services

Individual account Settled - less than full balance

Locked (Frozen) Account

Account closed normally 08/16/2016

MEDICAL

02/19 Verified

Original Balance

Loan Type/Terms

Status

Open **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
Current Balance N/A

Past Due N/A

Industry Collection services
Account Type Individual account

Remarks Settled - less than full balance

Comment Paid; 04/13/2021 Automated Account

Account closed normally 05/12/2020

Credit Grantor AM ERITECH

Verified 10/22 Original Balance \$122

Loan Type/Terms Open

Status Payment after charge off