

Credit Report

WILLIAM B THORNE

SSN Message: Exact SSN match

ADDRESS

CURRENT ADDRESS
1327 E 89TH ST
CLEVELAND OH 44106
Reported: 01/16

PREVIOUS ADDRESS
608956 PO BOX 608956
CLEVELAND OH 44108
Reported: 09/16

SECOND PREVIOUS ADDRESS
3038 MONTICELLO BV
CLEVELAND HEIGHTS OH 44118

EMPLOYMENT

EMPLOYER X

FRAUD INDICATORS

DESCRIPTION
Input (Current/Previous) Address is Commercial

PROFILE SUMMARY

RECORD COUNTS

Tradelines:

13

Collections:

7

Public Records:

1

Inquiries:

5

DEROGATORY ITEMS

Negative Tradelines:

8

Tradelines with any historical negatives:

3

Occurrence of any historical negatives:

6

TRADELINE SUMMARY

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$0	\$0	\$0	\$0	\$0	N/A
Installment	4	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage	1	N/A	N/A	N/A	N/A	N/A	N/A
Open	1	N/A	N/A	N/A	N/A	N/A	N/A
Closed w Bal	-	N/A	N/A	\$250	N/A	\$15	N/A
Total	13	N/A	N/A	\$250	N/A	\$15	N/A

RESIDENT SCORE

RESIDENT SCORE

569

SCORE FACTORS

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

TRADELINES

TRADE TOTAL

Count

13

Balance Total

\$250

Total Credit Limit

\$2,300

Total Past Due

N/A

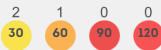
TRADES

RIVR EDG INV

Industry: Finance or Personal
Loan Type: Automobile
Loan Terms: Installment 030 Monthly
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Closed
Notes: Automated Account
Payment History Summary
(28 months)

Opened: 04/14
Verified: 03/17
Closed: 03/17
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: N/A
Payment Amount: \$298



Payment History

2017



2016



2015



2014

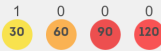


FIRST MERIT

Industry: Banks
Loan Type: Automobile
Loan Terms: Installment Monthly
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Closed
Notes: Manual Account
Payment History Summary
(16 months)

Opened: 10/13
Verified: 05/16
Closed: 05/16
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: N/A
Payment Amount: \$664



Payment History

2016



2015

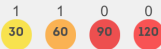


HSBC BANK

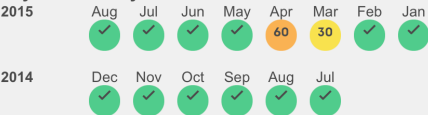
Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Closed
Notes: Automated Account
Payment History Summary
(14 months)

Opened: 04/09
Verified: 09/15
Closed: 09/15
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$300
Payment Amount: N/A



Payment History

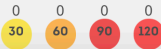


FNCC

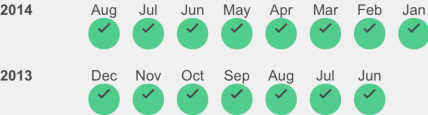
Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Credit card lost or stolen
Notes: Automated Account
Payment History Summary
(15 months)

Opened: 05/10
Verified: 09/14
Closed: 12/13
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$400
Payment Amount: N/A



Payment History

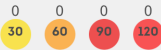


HSBC BANK

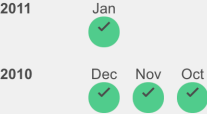
Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving MIN
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Credit card lost or stolen
Notes: Automated Account
Payment History Summary
(4 months)

Opened: 04/09
Verified: 02/11
Closed: 02/11
Paid:

Balance: \$250
Past Due: N/A
Credit Limit: \$300
Payment Amount: \$15



Payment History



SEVENTH AVE

Industry: Department/Variety and Other Retail
Loan Type: Charge Account
Loan Terms: Revolving
Account Type: Individual account
Status: Unrated
Remarks: Chapter 7 bankruptcy
Notes: Automated Account

Payment History
No payment history reported

Opened: 07/19
Verified: 12/21
Closed: 02/20
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: N/A
Payment Amount: N/A

US BK CACS

Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving
Account Type: Individual account
Status: Unrated
Remarks: Chapter 7 bankruptcy
Notes: Automated Account

Payment History
No payment history reported

Opened: 05/14
Verified: 12/21
Closed: 10/20
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$500
Payment Amount: N/A

CREDITONEBNK

Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving
Account Type: Individual account
Status: Unrated
Remarks: Chapter 7 bankruptcy
Notes: Automated Account

Opened: 07/11
Verified: 05/21
Closed: 05/19
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$300
Payment Amount: N/A

COLLECTIONS

COLLECTION TOTALS

Count

7

Balance Total

\$723

COLLECTIONS

ARS

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

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Credit Grantor: MEDICAL

Opened: 08/21
Verified: 11/21

Current Balance: \$723
Original Balance: \$723
Past Due: N/A

EOS CCA

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

Status: Payment after charge off
Remarks: Paid collection
Comment: Paid; 04/22/2018
Automated Account
Account closed normally 04/22/2018
Credit Grantor: AT T

Opened: 02/18
Verified: 01/19

Current Balance: N/A
Original Balance: \$151
Past Due: N/A

INQUIRIES

Date	Name	Kind of Business
02/16/2021	TENANT	Real Estate and Public Accommodations
12/30/2020	CREDIT PLUS	Miscellaneous
03/04/2020	DEVCON SECUR	Personal Services Other than Medical
02/25/2020	FBD/THINK CA	Banks
02/25/2020	DRIVE FINANC	Finance or Personal

PUBLIC RECORDS

BANKRUPTCIES

Date Reported: 09/17/2020

Case #: 1X1X3X8

Court Type: Federal District

Court Location: CLEVELAND, OH

Date Settled: 12/26/2020

Type: Chapter 7 bankruptcy discharged

Attorney: ATTORNEY X

Account Type: Individual account

Plaintiff:

Kind of Business: Miscellaneous

Liability:

Asset Amount:

Member Code: 05080454

ResidentScore Range

