

Applicant 1 of 1

## Tenant Report

### William B Thorne

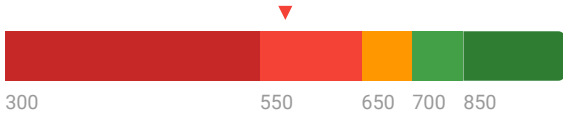
Request Date: 12/27/2019



### Resident Score

**569**

Credit rating is **POOR**



#### Factors

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

**6**  
credit inquiries

### Profile Summary

#### Account Types

4	Installment	\$0.00
1	Mortgage	\$0.00
1	Open	\$0.00
7	Revolving	\$0.00
-	Closed w Bal	\$250.00
13	<b>Total</b>	<b>\$250.00</b>

#### Late Payments Days Late

30 DAYS	60 DAYS	90 DAYS
4	2	0

### Income/Assets

#### Employment

Employment Status: Employed  
Company: EMPLOYER X  
Date Verified: 5/23/2015

#### Income

**Employment Income:** \$40,000.00 per year  
**Other Income:** \$0.00 unknown

#### Assets

**\$15,000.00**

### Other

- [Collections](#) 6
- [Inquiries](#) 6
- [Public Record\(s\)](#) 1
- [Eviction Record\(s\)](#) 1
- [Criminal Record\(s\)](#) 1
- [AKA\(s\)](#) 0
- [Fraud Indicator\(s\)](#) 0

# Report Status

Report date: 12/27/2019

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.

## Addresses 3

### Address 1 of 3

1327 E 89TH ST  
CLEVELAND, OH 44106

**Reported on:** 12/1/2013

**Source Indicator:**

Address contained in bureau database

**Address Qualifier:**

Personal

### Address 2 of 3

608956 PO BOX 608956  
CLEVELAND, OH 44108

**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

**Source Indicator:**

Address contained in bureau database

**Address Qualifier:**

Personal

## Employment 1

### Employment 1 of 1 Most Recent

**Company:**

EMPLOYER X

**Date verified:** 5/23/2015

## Trade Lines 13

### Trade Line 1 of 13

## RIVR EDG INV

**Account type:** Installment

**Loan type:** Automobile

**Responsibility:** Individual account

**Remarks:** Closed

**Date Opened:** 3/17/2012

**Date Closed:** 2/24/2015

**Date Verified:** 2/24/2015

**Payment History**

**2015**

Jan



**2014**

Credit Limit	Unknown
Balance	\$0.00
Past Due	\$0.00
High Credit	\$6,674.00
Payment Amount	\$298.00

### Late Payments Days Late

30 DAYS	60 DAYS	90 DAYS
2	1	0

Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan  
 ✓ ✓ ✓ ✓ ✓ 60 30 ✓ ✓ ✓ ✓ ✓ ✓

**2013**

Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan  
 n/a n/a ✓ n/a ✓ ✓ ✓ ✓ 30 ✓ ✓ ✓

**2012**

Dec Nov Oct  
 ✓ n/a ✓

Trade Line 2 of 13

**FIRST MERIT**

**Account type:** Installment

**Loan type:** Automobile

**Responsibility:** Individual account

**Remarks:** Closed

**Date Opened:** 9/26/2011

**Date Closed:** 4/1/2014

**Date Verified:** 4/1/2014

Credit Limit	Unknown
Balance	\$0.00
Past Due	\$0.00
High Credit	\$20,282.00
Payment Amount	\$664.00

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS
1	0	0

**Payment History**

**2014**

Mar Feb Jan  
 ✓ ✓ ✓

**2013**

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

**2012**

Dec  
 ✓

Trade Line 3 of 13

**HSBC BANK**

**Account type:** Revolving

**Loan type:** Credit Card

**Responsibility:** Individual account

**Remarks:** Closed

**Date Opened:** 3/27/2007

**Date Closed:** 8/2/2013

**Date Verified:** 8/31/2013

Credit Limit	\$300.00
Balance	\$0.00
Past Due	\$0.00
High Credit	\$770.00
Payment Amount	Terms unknown

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS
1	1	0

**Payment History**

**2013**

Jul Jun May Apr Mar Feb Jan  
 ✓ ✓ ✓ ✓ 60 30 ✓

**2012**

Dec Nov Oct Sep Aug Jul Jun  
 ✓ ✓ ✓ ✓ ✓ ✓ ✓

Trade Line 4 of 13

# FNCC

**Account type:** Revolving

**Loan type:** Credit Card

**Responsibility:** Individual account

**Remarks:** Credit card lost or stolen

**Date Opened:** 4/6/2008

**Date Closed:** 11/27/2011

**Date Verified:** 8/10/2012

Credit Limit	\$400.00
Balance	\$0.00
Past Due	\$0.00
High Credit	\$543.00
Payment Amount	Terms unknown

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS
0	0	0

**Payment History**

**2012**

Jul	Jun	May	Apr	Mar	Feb	Jan
✓	✓	✓	✓	✓	✓	✓

**2011**

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
✓	✓	✓	✓	✓	✓	✓	✓

Trade Line 5 of 13

# HSBC BANK

**Account type:** Revolving

**Loan type:** Credit Card

**Responsibility:** Individual account

**Remarks:** Credit card lost or stolen

**Date Opened:** 3/1/2007

**Date Closed:** 1/1/2009

**Date Verified:** 1/1/2009

Credit Limit	\$300.00
Balance	\$250.00
Past Due	\$0.00
High Credit	\$432.00
Payment Amount	\$15.00

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS
0	0	0

**Payment History**

**2008**

Dec	Nov	Oct	Sep
✓	✓	✓	✓

Trade Line 6 of 13

# SEVENTH AVE

**Account type:** Revolving

**Loan type:** Charge Account

**Responsibility:** Individual account

**Remarks:** Chapter 7 bankruptcy

**Date Opened:** 6/30/2017

**Date Closed:** 1/9/2018

**Date Verified:** 11/8/2019

Credit Limit	Unknown
Balance	\$0.00
Past Due	\$0.00
High Credit	\$334.00
Payment Amount	Terms unknown

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS

Trade Line 7 of 13

## US BK CACS

**Account type:** Revolving

**Loan type:** Credit Card

**Responsibility:** Individual account

**Remarks:** Chapter 7 bankruptcy

**Date Opened:** 4/1/2012

**Date Closed:** 9/6/2018

**Date Verified:** 11/1/2019

Credit Limit	\$500.00
Balance	\$0.00
Past Due	\$0.00
High Credit	\$1,569.00
Payment Amount	Terms unknown

### Late Payments Days Late

30 DAYS	60 DAYS	90 DAYS

Trade Line 8 of 13

## CREDITONEBNK

**Account type:** Revolving

**Loan type:** Credit Card

**Responsibility:** Individual account

**Remarks:** Chapter 7 bankruptcy

**Date Opened:** 6/26/2009

**Date Closed:** 2/1/2017

**Date Verified:** 4/9/2019

Credit Limit	\$500.00
Balance	\$0.00
Past Due	\$0.00
High Credit	\$1,311.00
Payment Amount	Terms unknown

### Late Payments Days Late

30 DAYS	60 DAYS	90 DAYS

Trade Line 9 of 13

## CREDITONEBNK

**Account type:** Revolving

**Loan type:** Credit Card

**Responsibility:** Individual account

**Remarks:** Chapter 7 bankruptcy

**Date Opened:** 6/24/2009

**Date Closed:** 4/2/2017

**Date Verified:** 4/9/2019

Credit Limit	\$300.00
Balance	\$0.00
Past Due	\$0.00
High Credit	\$848.00
Payment Amount	Terms unknown

### Late Payments Days Late

30 DAYS	60 DAYS	90 DAYS

Trade Line 10 of 13

## CITIMORTGAGE

**Account type:** Mortgage

**Loan type:** FHA Real Estate Mortgage

**Responsibility:** Individual account

**Remarks:** Chapter 7 bankruptcy

Credit Limit	Unknown
Balance	\$0.00
Past Due	\$0.00

### Late Payments Days Late

30 DAYS	60 DAYS	90 DAYS

**Date Opened:** 5/5/2007  
**Date Closed:** 11/30/2018  
**Date Verified:** 11/30/2018

**High Credit** \$75,244.00  
**Payment Amount** Terms unknown

Trade Line 11 of 13

## AUTO RITE

**Account type:** Installment  
**Loan type:** Automobile  
**Responsibility:** Individual account  
**Remarks:** Chapter 7 bankruptcy  
**Date Opened:** 8/18/2018  
**Date Closed:** 8/17/2018  
**Date Verified:** 8/17/2018

**Credit Limit** Unknown  
**Balance** \$0.00  
**Past Due** \$0.00  
**High Credit** \$14,077.00  
**Payment Amount** Terms unknown

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS

Trade Line 12 of 13

## EATON FAM CU

**Account type:** Open  
**Loan type:** Deposit Related  
**Responsibility:** Individual account  
**Remarks:** Chapter 7 bankruptcy  
**Date Opened:** 4/7/2013  
**Date Closed:** 1/31/2017  
**Date Verified:** 10/31/2017

**Credit Limit** Unknown  
**Balance** \$0.00  
**Past Due** \$0.00  
**High Credit** \$91.00  
**Payment Amount** Terms unknown

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS

Trade Line 13 of 13

## CONDOR CAPTL

**Account type:** Installment  
**Loan type:** Automobile  
**Responsibility:** Individual account  
**Remarks:** Chapter 7 bankruptcy  
**Date Opened:** 1/31/2014  
**Date Closed:** 11/30/2014  
**Date Verified:** 11/30/2014

**Credit Limit** Unknown  
**Balance** \$0.00  
**Past Due** \$0.00  
**High Credit** \$28,463.00  
**Payment Amount** Terms unknown

**Late Payments Days Late**

30 DAYS	60 DAYS	90 DAYS

**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  
**Remarks:** Placed for collection

**Date Opened:** 7/23/2019  
**Date Reported:** 7/23/2019  
**Date Verified:** 10/31/2019

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

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  
**Remarks:** Paid collection

**Date Opened:** 1/11/2016  
**Date Paid Out:** 3/22/2016  
**Date Closed:** 3/22/2016  
**Date Reported:** 1/11/2016  
**Date Verified:** 12/22/2016

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

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, if so, what type of bankruptcy)  
**Remarks:** Chapter 7 bankruptcy

**Date Opened:** 3/20/2018  
**Date Paid Out:** 6/7/2018  
**Date Closed:** 6/7/2018  
**Date Reported:** 3/20/2018  
**Date Verified:** 6/7/2018

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

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

**Date Opened:** 3/21/2017  
**Date Paid Out:** 9/19/2017  
**Date Closed:** 9/19/2017  
**Date Reported:** 3/21/2017  
**Date Verified:** 9/19/2017

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

bankruptcy and, if so, what type of bankruptcy)

**Remarks** Chapter 7 bankruptcy

Collection 5 of 6 Account # DX2X6XNX

**Collection Agency Name:** GRACERECOVRY

**Date Opened:** 8/4/2015

Current Balance \$0.00

**Creditors Name:** MEDICAL

**Date Paid Out:** 5/31/2016

Past Due

**Account Type:** Open

**Date Closed:** 5/31/2016

High Credit \$55.00

**Account Number:** DX2X6XNX

**Date Reported:** 8/4/2015

**Account Designator:** Individual account

**Date Verified:** 5/31/2016

**Industry Code:** Collection services

**Customer Number** 01ZLN001

**Custom MOP** Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)

**Remarks** Chapter 7 bankruptcy

Collection 6 of 6 Account # 1X0X0X9X0

**Collection Agency Name:** CBE GROUP

**Date Opened:** 3/22/2014

Current Balance \$0.00

**Creditors Name:** DOMINION EAST OHIO I

**Date Paid Out:** 6/12/2014

Past Due

**Account Type:** Open

**Date Closed:** 6/12/2014

High Credit \$8,628.00

**Account Number:** 1X0X0X9X0

**Date Reported:** 3/22/2014

**Account Designator:** Individual account

**Date Verified:** 6/12/2014

**Industry Code:** Collection services

**Customer Number** 01AHA004

**Custom MOP** Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)

**Remarks** Chapter 7 bankruptcy

Consumer Statements 0

No consumer statements found.

Inquiries 6

Inquiry 1 of 6

**Creditor Name:** TURSS

**Subscriber ID:** ZTR03560255

**Industry Code:** Miscellaneous

**Inquiry Date:** 12/27/2019

Inquiry 2 of 6

**Creditor Name:** TENANT

**Subscriber ID:** RLA05270550

**Industry Code:** Real estate, public accommodations

**Inquiry Date:** 1/16/2019

Inquiry 3 of 6

**Creditor Name:** CREDIT PLUS

**Subscriber ID:** ZSM00049997

**Industry Code:** Miscellaneous

**Inquiry Date:** 11/29/2018



**Inquiry 4 of 6**

**Creditor Name:** DEVCON SECUR  
**Subscriber ID:** PUT04606114  
**Industry Code:** Personal services other than medical  
**Inquiry Date:** 2/1/2018

**Inquiry 5 of 6**

**Creditor Name:** FBD/THINK CA  
**Subscriber ID:** BPH05011227  
**Industry Code:** Banks  
**Inquiry Date:** 1/24/2018

**Inquiry 6 of 6**

**Creditor Name:** DRIVE FINANC  
**Subscriber ID:** FPE03089619  
**Industry Code:** Finance, personal  
**Inquiry Date:** 1/24/2018

**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

Asset Amount

Liabilities Amount

**Date Settled:** 11/26/2018**Date Reported:** 8/17/2018**Eviction Records** 1**Eviction Record 1 of 1**

**Dataset:** Ohio Evictions  
**State:** OH  
**County:** Cleveland Hgts Municipal  
**Record ID:** MY111TEST  
**File Number:** CVG999999  
**Filing Date:** 11/1/2018  
**Action Type:** CIVIL JUDGMENT  
**Filing Type:** CIVIL JUDGMENT  
**Plaintiff:** Silent Creek Llc  
**Amount:** \$3,419  
**Release Date:** 4/11/2019

**Name:** WILLIAM B THORNE

**Address:**  
 1327 E 89TH ST  
 CLEVELAND, OH 44106

**Criminal Records** 1**Criminal Records\***

1 Records Found

## Most Wanted List

0 Records Found

## National Sex Offender

0 Records Found

## Potential OFAC Match

0 Records Found

\*The Criminal Report is subject to federal, state and local laws which may limit or restrict SmartMove's ability to return some records

### Criminal Record 1 of 1

Comments: TEST RECORD The data provided is based on data obtained from the Utah Administrative Office of the Courts as of 04/23/2019. Neither the Administrative Office of the Courts, nor any other courts of the State of Utah provide any warranties, express or implied, that the data provided is accurate, current, correct, or complete, nor do they make any representations regarding the identity of any persons whose names appear in the data. It is expressly understood that it is the responsibility of users to verify the data by personally comparing it with the official court records on file with the court of origin.

**Full name:** WILLIAM B THORNE

**DOB:** 1920-01-01

**Age:**

**SSN:** XXX-XX-2631

**Residence:** N/A

**Address:** 1327 E 89th St , CLEVELAND, OH 44106

**Aliases:** No aliases found

### Physical Features

**Sex:** M

**Height:** 52

**Weight:** 123 lb

**Eye Color:** WHITE

**Hair Color:** BLUE

**Race:** CAU

**Build:** SLIGHT

**Complexion:** W

**State:** UT

**Category:** Criminal

**Native Record Number:**

COMPLETERAPSHEET\_408

**Component Identifier:** UTA02

**Component Description:** UT District Courts disposed cases

**Entity ID:** d52da91f-50c6-41d3-81d7-6d98dee109e4

**Search Status:** Instant

### Court Action

**Case Title:** COMPLETE RAPSHEET

**Expiration Date:** 2018-12-31

**Effective Date:** 2018-12-11

**Activity Type:** CRIMINAL/TRAFFIC

**Activity End Date:** 2017-01-06

**Appealed From Lower Court:** False

**Court Record Id:** UT-

FAKECASENUMBER19200404

### Court

**Organization Jurisdiction:** KANE COUNTY

**Location County:** KANE

### Court Charge

**Effective Date:** 2018-12-11

**Reported Date:** 2018-04-04

**Court Sequence Id:** 1

**Charge Description:** ARMED ROBBERY FROM A JETSKI

**Charge Filing Date:** 2018-12-11

**Charge Statute:**

**Charge Statute ID:** A.08\_08.246

### Charge Classification

**Charge Degree:** FELONY A CLASS-2

**Felony Indicator:** false

**Charge Enhancing Factor:**

**Charge Severity:** AR JETSKI

**Charge Count:** 1

### Charge Disposition

**Effective Date:** 2018-04-04

**Charge Disposition Additional Information:** [STATUS: CLOSED] [COUNTY: KANE]

**Disposition:** CONVICTED

**Charge Disposition Date:** 2018-04-04

### Charge Plea

**Activity Date:** 2017-04-04

**Plea Negotiated Indicator:** False

**Plea Description:** GUILTY

**Plea Guilty Indicator** True

**Plea No Contest Indicator** False

### Charge Status

**Status Date** 20180404

**Status Description** CLOSED

### Charge Verdict

**Verdict Date** 2018-04-04

### Case Filing

**Case Filing Activity Date:** 2018-12-11

**Organization Name:** UTAH AOC

### Disposition

**Disposition:** GUILTY

**Disposition Date:** 2017-04-04

**AKAs** 0

No akas found.

**Fraud Indicators** 0

No fraud indicators found.