

Applicant 1 of 1

Tenant Report

William B Thorne

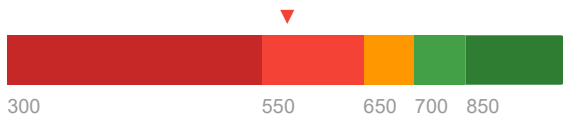
Request Date: 12/27/2019



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 | Total | \$250.00 |

Late Payments Days Late

| 30 DAYS | 60 DAYS | 90 DAYS |
|---------|---------|---------|
| 4 | 2 | 0 |

Income/Assets

Employment

Employment Status: Employed
Company: EMPLOYERX
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

Reportdate: 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

AddressQualifier:

Personal

Address 2 of 3

608956 POBOX608956
CLEVELAND, OH 44108

Reported on: 8/1/2014

Source Indicator:

Address contained in bureau database

AddressQualifier:

Personal

Address 3 of 3

3038 MONTICELLO BV
CLEVELAND HEIGHTS, OH 44118

Source Indicator:

Address contained in bureau database

AddressQualifier:

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 |

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

Payment History

2012



2011



| | |
|----------------|---------------|
| 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 |

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

Payment History

2008



| | |
|----------------|----------|
| 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 |

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: EOSCCA
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: PROGRESSIVESPECIALTY 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: GRACERECOVRTY

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: CREDITPLUS

Subscriber ID: ZSM00049997

Industry Code: Miscellaneous

Inquiry Date: 11/29/2018

Inquiry 4 of 6

Creditor Name: DEVCONSECUR

SubscriberID: PUT04606114

Industry Code: Personal services other than medical

InquiryDate: 2/1/2018

Inquiry 5 of 6

Creditor Name: FBD/THINK CA

SubscriberID: BPH05011227

Industry Code: Banks

InquiryDate: 1/24/2018

Inquiry 6 of 6

Creditor Name: DRIVEFINANC

SubscriberID: FPE03089619

Industry Code: Finance, personal

InquiryDate: 1/24/2018

Public Records 1

Public record 1 of 1 Reference# 1X1X3X8

Reference Number: 1X1X3X8

Public 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

Criminal Records 1

Criminal Records*

1 Records Found

Most Wanted List

0 Records Found

National Sex Offender

0 Records Found

Potential OFACMatch

0 Records Found

*The CriminalReport 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: TESTRECORDThe 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: UTAO2

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.