

WILLIAM B THORNE

SSN Message: Exact SSN match

Address

Current Address

1327 E 89TH ST
CLEVELAND OH 44106
Reported: 07/15

Previous Address

608956 PO BOX 608956
CLEVELAND OH 44108
Reported: 03/16

Second Previous Address

3038 MONTICELLO BV
CLEVELAND HEIGHTS OH 44118

Employment

EMPLOYER X

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: 10/13

Verified: 09/16

Closed: 09/16

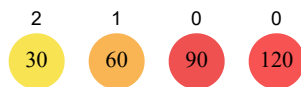
Paid:

Balance: N/A

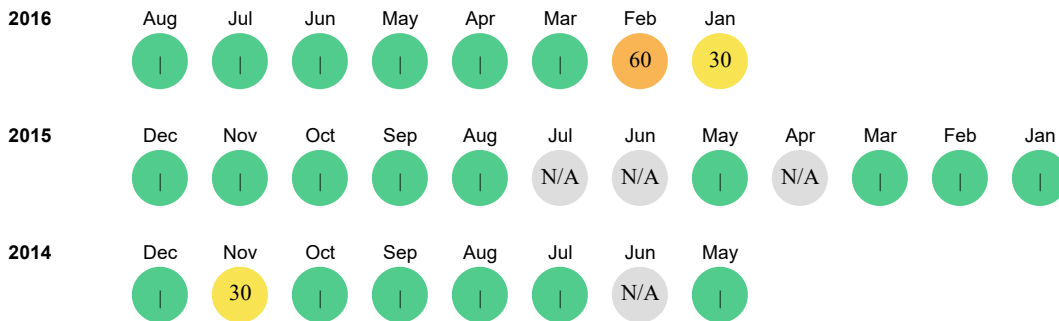
Past Due: N/A

Credit Limit: N/A

Payment Amount: \$298



Payment History



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: 04/13

Verified: 11/15

Closed: 11/15

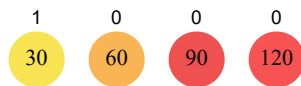
Paid:

Balance: N/A

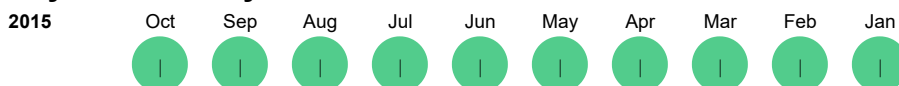
Past Due: N/A

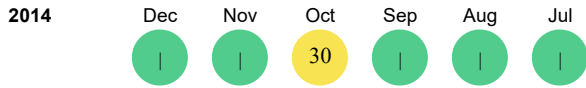
Credit Limit: N/A

Payment Amount: \$664



Payment History





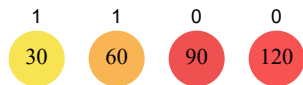
HSBC BANK

Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Closed
Notes: Automated Account

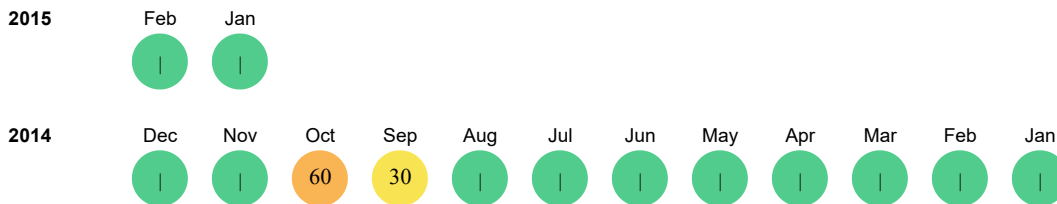
Opened: 10/08
Verified: 03/15
Closed: 03/15
Paid:

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

Payment History Summary (14 months)



Payment History



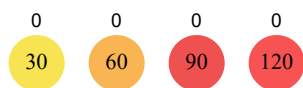
FNCC

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

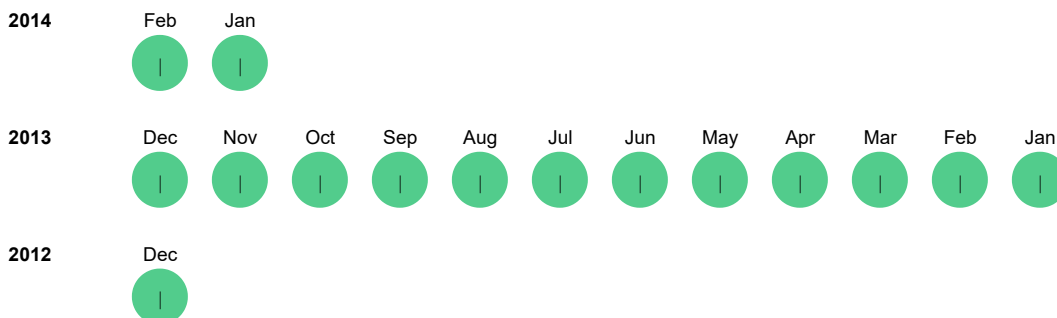
Opened: 11/09
Verified: 03/14
Closed: 06/13
Paid:

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

Payment History Summary (15 months)



Payment History

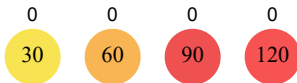


HSBC BANK

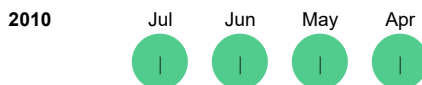
Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving MIN
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Credit card lost or stolen
Notes: Automated Account
Payment History Summary
(4 months)

Opened: 10/08
Verified: 08/10
Closed: 08/10
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 or bankruptcy
Remarks: Chapter 7 bankruptcy
Notes: Automated Account

Opened: 01/19
Verified: 06/21
Closed: 08/19
Paid:

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

Payment History

No payment history reported

US BK CACS

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

Opened: 11/13
Verified: 06/21
Closed: 04/20
Paid:

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

Payment History

No payment history reported

CREDITONEBNK

Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving
Account Type: Individual account
Status: Unrated or bankruptcy

Opened: 01/11
Verified: 11/20
Closed: 11/18
Paid:

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

Remarks: Chapter 7 bankruptcy

Notes: Automated Account

Payment History

No payment history reported

CREDITONEBNK

Industry: Banks

Loan Type: Credit Card

Loan Terms: Revolving

Account Type: Individual account

Status: Unrated or bankruptcy

Remarks: Chapter 7 bankruptcy

Notes: Automated Account

Opened: 01/11

Verified: 11/20

Closed: 09/18

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: \$500

Payment Amount: N/A

Payment History

No payment history reported

CITIMORTGAGE

Industry: Banks

Loan Type: FHA Real Estate Mortgage

Loan Terms: Mortgage

Account Type: Individual account

Status: Unrated or bankruptcy

Remarks: Chapter 7 bankruptcy

Notes: Automated Account

Opened: 12/08

Verified: 06/20

Closed: 06/20

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: N/A

Payment History

No payment history reported

AUTO RITE

Industry: Automotive

Loan Type: Automobile

Loan Terms: Installment

Account Type: Individual account

Status: Unrated or bankruptcy

Remarks: Chapter 7 bankruptcy

Notes: Automated Account

Opened: 03/20

Verified: 02/20

Closed: 02/20

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: N/A

Payment History

No payment history reported

EATON FAM CU

Industry: Credit Union and Finance Other Than Personal Companies

Loan Type: Deposit Account with Overdraft Protection

Opened: 11/14

Verified: 05/19

Closed: 08/18

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: N/A

Loan Terms: Open
Account Type: Individual account
Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Notes: Automated Account

Payment History

No payment history reported

CONDOR CAPTL

Industry: Automotive
Loan Type: Automobile
Loan Terms: Installment
Account Type: Individual account
Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Notes: Automated Account

Opened: 08/15
Verified: 05/16
Closed: 05/16
Paid:

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

Payment History

No payment history reported

Collections

Collection Totals

Count
7

Balance Total
\$723

Collections

ARS

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

Opened: 02/21
Verified: 05/21

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

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

EOS CCA

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

Opened: 08/17
Verified: 07/18

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

Status: Payment after charge off
Remarks: Paid collection
Comment: Paid; 10/22/2017
Automated Account
Account closed normally 10/22/2017
Credit Grantor: AT T

ERC

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

Opened: 10/19
Verified: 01/20

Current Balance: N/A
Original Balance: \$208
Past Due: N/A

Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Comment: Paid; 01/07/2020
Automated Account
Account closed normally 01/07/2020
Credit Grantor: AT T

CREDIT COLL

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

Opened: 10/18
Verified: 03/19

Current Balance: N/A
Original Balance: \$821
Past Due: N/A

Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Comment: Paid; 03/19/2019
Automated Account
Account closed normally 03/19/2019
Credit Grantor: PROGRESSIVE SPECIALTY INSURANC

UN COLL TOL

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

Opened: 09/18
Verified: 01/19

Current Balance: N/A
Original Balance: \$536
Past Due: N/A

Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Comment: Paid; 01/21/2019
Automated Account
Account closed normally 01/21/2019
Credit Grantor: MEDICAL

GRACERECOVRY

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

Opened: 03/17
Verified: 12/17

Current Balance: N/A
Original Balance: \$55
Past Due: N/A

Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Comment: Paid; 12/31/2017
Automated Account
Account closed normally 12/31/2017
Credit Grantor: MEDICAL

CBE GROUP

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

Opened: 10/15
Verified: 01/16

Current Balance: N/A
Original Balance: \$8,628
Past Due: N/A

Status: Unrated or bankruptcy
Remarks: Chapter 7 bankruptcy
Comment: Paid; 01/12/2016
Automated Account

Account closed normally 01/12/2016
Credit Grantor: DOMINION EAST OHIO I

Inquiries

Date	Name	Kind of Business
08/04/2020	TENANT	Real Estate and Public Accommodations
06/17/2020	CREDIT PLUS	Miscellaneous
08/21/2019	DEVCON SECUR	Personal Services Other than Medical
08/13/2019	FBD/THINK CA	Banks
08/13/2019	DRIVE FINANC	Finance or Personal

Public Records

Bankruptcies

Date Reported: 03/17/2020
Case #: 1X1X3X8
Court Type: Federal District
Court Location: CLEVELAND, OH
Date Settled: 06/26/2020

Type: Chapter 7 bankruptcy discharged
Attorney: ATTORNEY X
Account Type: Individual account
Plaintiff:

Kind of Business: Miscellaneous
Liability:
Asset Amount:
Member Code: 05080454