

**Applicant:**Bonnie Adams

Property address

123 Dodd Avenue Northlake, IL 60164

Unit

Unit 1

Basic Info

Name

Bonnie Adams

Email

josh+r131@azibo.com

Phone number

(555) 555-5555

Summary

Total monthly income

\$5,650.00

Credit score

505

Accounts in collections

13 (\$1,849.00)

Past eviction

0

Criminal records

0

Desired move-in date

03/01/2024

Rental preferences

Smokes

No

Has Pets

Yes, 1 dog

Breed and weight of dog 1

Dobbie, 110.0 lbs

Total people living in rental

2 Total

Current employment

Employer name

Johnny's Walkers

Employer address

555 Kelton Avenue Los Angeles, CA 90024

Position

Dog Walker

Start date

01/01/2020

Pay

\$5,500.00 monthly

Employer reference

Johnny's Walkers

Reference's email

johny@walkers.com

Reference's phone

(123) 555-8488

Other income

Pay	\$150.00 monthly
Description	Uber

Residence history

Address	555 Mountain Avenue Monrovia, CA 91016
Type of property	Rent
Monthly payment	\$3,000.00
Move in date	01/01/2020
Move out date	Current
Reason for leaving	My job is requiring back to office
Landlord	Wayne Gretzky
Landlord contact	(123) 456-4444

Address	33 Marguerita Avenue Alhambra, CA 91801
Type of property	Own
Monthly payment	\$555.00
Move in date	01/01/2015
Move out date	12/31/2019
Reason for leaving	It burnt down
Landlord	
Landlord contact	

BONNIE A ADAMS

SSN Message: Exact SSN match

Address

Current Address

5333 FINSBURY AV
SACRAMENTO CA 95841
Reported: 06/23

Address Discrepancy

The provided address does not match those in the consumers file.

Previous Address

284 ENGLISH CT
BRIDGEWATER NJ 08807
Reported: 02/22

Employment

TX CHILDRENS HOSPITAL
INC

Fraud Indicators

Description

Current address mismatch – Input does not match file.

Profile Summary

Record Counts

Tradelines:	Collections:	Public Records:	Inquiries:
10	13	N/A	3

Derogatory Items

Negative Tradelines:	Tradelines with any historical negatives:	Occurrence of any historical negatives:
3	7	26

Tradeline Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$1,141	\$5,600	\$869	\$40	\$60	84%
Installment	2	\$6,211	N/A	\$5,259	N/A	\$280	N/A
Mortgage	1	N/A	N/A	N/A	N/A	N/A	N/A
Open	3	N/A	N/A	N/A	N/A	N/A	0%
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
Total	10	\$7,352	\$5,600	\$6,128	\$40	\$340	N/A

Resident Score

Resident Score

505

Score Factors

- Recency of a balance overlimit on a bankcard account
- Too many inquiries
- Bankcard account balances are too high in proportion to credit limits
- Too many serious derogatory items

Tradelines

Trade Total

Count	Balance Total	Total Credit Limit	Total Past Due
10	\$6,128	\$5,600	\$40

Trades

MAD GAS&ELEC

Industry: Utilities and Fuel	Opened:	Balance: N/A
Loan Type: Utility Company	Verified: 04/22	Past Due: N/A
Loan Terms: Open	Closed: 03/22	Credit Limit: N/A
Account Type: Undesignated account	Paid:	Payment Amount: N/A
Status: 120 days past due		
Remarks: Closed		
Notes: Automated Account		

Payment History Summary

(14 months)

0	0	0	3
30	60	90	120

Payment History

2022	Mar	Feb	Jan								
	N/A	120	120								
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	120

CAPITAL ONE

Industry: Banks	Opened: 02/23	Balance: \$325
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Loan Type: Credit Card

Loan Terms: Revolving MIN

Account Type: Individual account

Status: 90 days past due

Notes: Automated Account

Verified: 11/23

Closed:

Paid:

Past Due: \$40

Credit Limit: N/A

Payment Amount: \$10

Payment History Summary
(9 months)

3	1	0	0
30	60	90	120

Payment History

2023	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	60	30	✓	✓	30	✓	✓	30	✓

MAD GAS&ELEC

Industry: Utilities and Fuel

Loan Type: Utility Company

Loan Terms: Open

Account Type: Individual account

Status: 60 days past due

Notes: Automated Account

Opened: 03/23

Verified: 11/23

Closed:

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: N/A

Payment History Summary
(5 months)

0	0	3	0
30	60	90	120

Payment History

2023	Oct	Sep	Aug	Jul	Jun
	90	N/A	90	✓	90

UNITD NAT BK

Industry: Banks

Loan Type: Credit Card

Loan Terms: Revolving MIN

Account Type: Individual account

Status: Paid or paying as agreed

Notes: Automated Account

Opened: 09/22

Verified: 11/23

Closed:

Paid:

Balance: \$323

Past Due: N/A

Credit Limit: \$300

Payment Amount: \$40

Payment History Summary

(13 months)

1	0	0	0
30	60	90	120

Payment History

2023	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	30	✓	✓	✓	✓	✓	✓
2022	Dec	Nov	Oct							
	✓	✓	✓							

CAPITOL AUTO

Industry: Automotive	Opened: 04/23	Balance: \$5,259
Loan Type: Automobile	Verified: 11/23	Past Due: N/A
Loan Terms: Installment 030 Monthly	Closed:	Credit Limit: N/A
Account Type: Individual account	Paid:	Payment Amount: \$280
Status: Paid or paying as agreed		
Notes: Automated Account		

Payment History Summary
(5 months)

0	0	0	0
30	60	90	120

Payment History

2023	Oct	Sep	Aug	Jul	Jun
	N/A	✓	✓	N/A	✓

CREDIT PLUS

Industry: Finance or Personal	Opened: 01/23	Balance: N/A
Loan Type: Credit Card	Verified: 11/23	Past Due: N/A
Loan Terms: Revolving	Closed:	Credit Limit: \$5,000
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: Paid or paying as agreed		
Notes: Automated Account		

Payment History

No payment history reported

HSBC NV

Industry: Banks

Loan Type: Credit Card

Loan Terms: Revolving MIN

Account Type: Individual account

Status: Paid or paying as agreed

Notes: Automated Account

Opened: 01/23

Verified: 11/23

Closed:

Paid:

Balance: \$221

Past Due: N/A

Credit Limit: \$300

Payment Amount: \$10

Payment History Summary
(10 months)

1	0	0	0
30	60	90	120

Payment History

2023	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	30	✓	✓	✓	✓	✓	✓

SALMAE/GLHEC

Industry: Employment or Education

Loan Type: Student Loan

Loan Terms: Installment Monthly

Account Type: Individual account

Status: Paid or paying as agreed

Notes: Automated Account

Opened: 10/19

Verified: 11/23

Closed: 11/23

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: \$110

Payment History Summary
(22 months)

0	0	1	6
30	60	90	120

Payment History

2023	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
	120	120	N/A	120	120	120	N/A	120	90	✓		
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	N/A	N/A	N/A	N/A	✓	✓	✓	✓

ABN-AMRO

Industry: Banks

Loan Type: Conventional Real Estate Mortgage

Loan Terms: Mortgage 360 Monthly

Account Type: Individual account

Status: Paid or paying as agreed

Remarks: Closed

Notes: Automated Account

Opened: 04/20

Verified: 07/23

Closed: 07/23

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: \$530

Payment History Summary

(9 months)

0	0	0	0
30	60	90	120

Payment History

2023	Jun	May	Apr	Mar	Feb	Jan
	N/A	✓	✓	✓	N/A	N/A
2022	Dec	Nov	Oct			
	N/A	N/A	✓			

MAD GAS&ELEC

Industry: Utilities and Fuel

Loan Type: Utility Company

Loan Terms: Open

Account Type: Undesignated account

Status: Paid or paying as agreed

Remarks: Closed

Notes: Automated Account

Opened:

Verified: 05/23

Closed: 02/23

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: N/A

Payment History Summary

(13 months)

0	0	1	6
30	60	90	120

Payment History

2023	Apr	Mar	Feb	Jan
	N/A	N/A	N/A	N/A

2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
	✓	120	120	✓	120	120	120	120	90

Collections

Collection Totals

Count
13

Balance Total
\$1,849

Collections

STATE COLLS

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

Opened: 08/23
Verified: 11/23

Current Balance: \$262
Original Balance: \$260
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 05/11/2022

Credit Grantor: MEDICAL

PSKN&OBRWTR

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

Opened: 07/22
Verified: 11/23

Current Balance: \$336
Original Balance: \$336
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 07/15/2019

Credit Grantor: MEDICAL

PSKN&OBRWTR

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

Opened: 05/21
Verified: 11/23

Current Balance: \$77
Original Balance: \$77
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 05/07/2020

Credit Grantor: MEDICAL

NATIONAL ACT

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

Opened: 05/23
Verified: 08/23

Current Balance: \$54
Original Balance: \$54
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 02/05/2023

Credit Grantor: MEDICAL

CENTRL FINCL

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

Opened: 09/21
Verified: 06/23

Current Balance: \$35
Original Balance: \$35
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 09/27/2021

Credit Grantor: MEDICAL

ASSOC COLL

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

Opened: 10/22
Verified: 12/22

Current Balance: \$79
Original Balance: \$79
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 08/13/2021

Credit Grantor: MEDICAL

ASSOC COLL

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

Opened: 12/21
Verified: 02/22

Current Balance: \$420
Original Balance: \$416
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 07/13/2020

Credit Grantor: MEDICAL

ASSOC COLL

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

Opened: 07/20
Verified: 01/22

Current Balance: \$443
Original Balance: \$332
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 07/14/2019

Credit Grantor: MEDICAL

ASSOC COLL

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

Opened: 11/21
Verified: 01/22

Current Balance: \$143
Original Balance: \$143
Past Due: N/A

Status: Collection account
Remarks: Placed for collection
Comment: Automated Account
Account closed normally 08/14/2021

Credit Grantor: MEDICAL

STATE COLLS

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

Opened: 07/17
Verified: 09/20

Current Balance: N/A
Original Balance: \$130
Past Due: N/A

Status: Collection account
Remarks: Settled - less than full balance
Comment: Locked (Frozen) Account
Account closed normally 07/16/2017

Credit Grantor: MEDICAL

STATE COLLS

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

Opened: 08/17
Verified: 09/20

Current Balance: N/A
Original Balance: \$200
Past Due: N/A

Status: Collection account
Remarks: Settled - less than full balance
Comment: Locked (Frozen) Account
Account closed normally 08/16/2017

Credit Grantor: MEDICAL

STATE COLLS

Industry: Collection services

Loan Type/Terms: Open

Account Type: Individual account

Opened: 02/20

Verified: 09/20

Current Balance: N/A

Original Balance: \$280

Past Due: N/A

Status: Collection account

Remarks: Settled - less than full balance

Comment: Locked (Frozen) Account

Account closed normally 07/15/2019

Credit Grantor: MEDICAL

NCO FIN

Industry: Collection services

Loan Type/Terms: Open

Account Type: Individual account

Opened: 07/21

Verified: 10/23

Current Balance: N/A

Original Balance: \$122

Past Due: N/A

Status: Payment after charge off

Remarks: Settled - less than full balance

Comment: Paid; 04/13/2022

Automated Account

Account closed normally 05/12/2021

Credit Grantor: AMERITECH

Inquiries

Date	Name	Kind of Business
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REPORT SUMMARY

Bonnie Adams

Age 76

555 Mountain Avenue
Monrovia, CA 91016

USA

0

Criminal Record

0

Most Wanted List

0

National Sex Offender

0

Potential OFAC Match

* If the Date of Birth has : "X" = Matched Data, "-" = Data Not Available, "0-9" = Mismatched

INFORMATION SUBMITTED BY APPLICANT

Bonnie Adams

555 Mountain Avenue
Monrovia, CA 91016

USA

Requested By: Josh Landlord

Property Location: 123 Dodd Avenue

If you are unsure that this is your applicant, or have a question on the information below, please call Customer Support at 1-833-458-6338.

No Records Available

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Date/Time Requested: 1/31/2024 3:15:25 PM CT