

Please note: the Credit, Criminal, and Eviction Related Proceedings portions of the report are segmented into three clickable sections.

TransUnion Full Credit Report

Powered by TransUnion 

Credit

SSN Message: Exact SSN match

BONNIE ADAMS

1.) There will always be an "SSN Message" on these reports. This will tell you if what the applicant entered matches what TransUnion has on file. If there is a mismatch, it is very likely it was due to a typo – so no need to be alarmed! The applicant will be prompted to undergo a manual verification with TransUnion if their SSN was entered incorrectly.

Address

Current Address
5333 FINSBURY AV
SACRAMENTO, CA 95841
Reported: 06/22

2.) TransUnion will typically provide up to 3 addresses – these will likely be the current and past 2 addresses.

Previous Address
284 ENGLISH CT
BRIDGEWATER, NJ 08807
Reported: 02/21

3.1) How many lines of credit are extended to the borrower.

3.2) How many accounts have been sent to collections due to unpaid debt.

3.3) How many creditors have looked at the applicant's credit file to determine risk of extending credit.

Profile Summary

Derogatory Items

Tradelines	Collections	Public Records	Inquiries
10	13	N/A	3

Record Counts

Negative Tradelines	Tradelines with any historical negatives	Occurrences of any historical negatives
3	7	26

4.1) Any late payments made to any tradelines.

Tradeline Summary

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

5.1) The most that was ever charged or due on an account.

5.2) The most recent amount that is unpaid on all accounts in total.

Resident Score

Resident Score

505

6.) The Resident score shares a lot of similarities to a traditional FICO score but is instead tailored to predict how an applicant would be as a tenant. The Score range is the same in that it goes from 350-850 with 850 being on the high end of the spectrum.

Key Factors

7.) "Key Factors" that describe the reasons why a particular credit score is not higher.

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

Tradelines

Trade Totals

Count	\$10	Balance Total	\$6,128	Total Credit Limit	\$5,600	Total Past Due	\$40
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8.1) When the account was opened

8.3) When the account was closed

Trades

MAD GAS& ELEC

Opened	03/21	Closed	03/21	Verified	04/21
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Open
Industry	Utilities and Fuel	Loan Type	Utility Company	Status	120 days past due
Account Type	Undesignated account	Status	Automated Account	Notes	
Remarks	Closed	Notes			

8.2) How much is owed in total

8.4) The type of tradeline

Payment History Summary (14 months)

30 days	0	60 days	0	90 days	0	120 days	3
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Payment History

Mar 2021	Feb 2021	Jan 2021	Dec 2020	Nov 2020	Oct 2020	Sep 2020	Aug 2020
N/A	120	120	N/A	N/A	N/A	N/A	N/A
Jul 2020	Jun 2020	May 2020	Apr 2020	Mar 2020	Feb 2020		
N/A	N/A	N/A	N/A	N/A	120		

8.5) This is the applicant's payment history for this tradeline. You will be able to see if they make payments on time, or if they are late and by how much.

CAPITAL ONE

Opened	N/A	Closed	N/A	Verified	11/22
Paid	N/A	Balance	\$325	Past Due	\$40
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Revolving
Industry	Banks	Loan Type	Credit Card	Status	90 days past due
Account Type	Individual account	Status	Automated Account	Notes	
Remarks	-	Notes			

8.6) Amount that is owed on this tradeline.

Payment History Summary (9 months)

30 days	3	60 days	1	90 days	0	120 days	0
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Payment History

Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022	May 2022	Apr 2022	Mar 2022
60	30	✓	✓	30	✓	✓	30
Feb 2022							
✓							

MAD GAS& ELEC

Opened	N/A	Closed	N/A	Verified	11/22
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30 days	60 days	90 days	120 days
0	0	0	0

Payment History

Jun 2022	May 2022	Apr 2022	Mar 2022	Feb 2022	Jan 2022	Dec 2021	Nov 2021
N/A	✓	✓	✓	N/A	N/A	N/A	N/A
Oct 2021	✓						

MAD GAS& ELEC

Opened	02/22	Closed	02/22	Verified	05/22
Paid	N/A	Balance	N/A	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Open
Industry	Utilities and Fuel	Loan Type	Utility Company		
Account Type	Undesignated account	Status	Paid or paying as agreed		
Remarks	Closed	Notes	Automated Account		

Payment History Summary (13 months)

30 days	60 days	90 days	120 days
0	0	1	6

Payment History

Apr 2022	Mar 2022	Feb 2022	Jan 2022	Dec 2021	Nov 2021	Oct 2021	Sep 2021
N/A	N/A	N/A	N/A	✓	120	120	✓
Aug 2021	Jul 2021	Jun 2021	May 2021	Apr 2021			
120	120	120	120	90			

Inquiries

Date	11/17/2022
Name	NOVUS SVCS
Kind of Business	Travel/ Entertainment
Date	11/10/2022
Name	CITIZENS FIN
Kind of Business	Finance or Personal
Date	08/17/2022
Name	CBNA
Kind of Business	Finance or Personal

9.) Anytime a credit report is pulled on a consumer, an inquiry will be listed. Inquiries are meant to provide consumers and creditors with insight to who is viewing the credit report. These can affect the result of a credit score because a lot of inquiries could indicate that the consumer is opening a lot of accounts in a short period of time.

Collections

Collection Totals

Count	13	Balance Total	\$1,849
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10.) This section is dedicated to accounts which have been turned over to third-party collection agencies. Third-party collection agencies will often purchase accounts from creditors where consumers have stopped paying and attempt to collect the amount owed on behalf of the original creditor.

10.1) There have been 13 accounts sent to collections, for a total of \$1,849.

STATE COLLS

Opened	08/22	Verified	11/22
Current Balance	\$262	Original Balance	\$260
Past Due	N/A		
Industry	Collection services	Loan Type/Terms	Open
Account Type	Individual account	Status	Collection account
Remarks	Placed for collection		
Comment	Automated Account Account closed normally 05/11/2021		

10.2) Amount that is owed in this collection.

U	U	U
CourtAction(s)	Sentencing(s)	Supervision(s)
1	0	0

Court Action

Activity Type cTYPE
 Court Record Id doCOR10XXX001-1293A

Filing Agency	Court Organization Jurisdiction	
Name N/A	Jurisdiction Description	cJURISDICTION
Date 03/01/2018		

Court Charge

Effective Date 03/01/2018
 Charge Sequence Id 1
 Number of Counts
 Charge Description oDESCRIPTION (HARASS) - Con less7 [DOC Test Record]

11.1) This is what the applicant was charged with.

Charge Classification

Charge Degreee oDEGREE oCLASS

Charge Status

Arrest Date N/A
 Charge Date 03/02/2018
 Expiration Date 03/19/2018

Charge Disposition

Disposition oDISPOSITION_DESCRIPTION
 Date 03/04/2018
 Additional Information oDISPOSITION_STATUS

11.2) Indicates whether the individual was found guilty or not guilty of charges.

Charge Statute

Statute Code Id oSTATUTE
 Level oLEVEL

Offense

Type Description oDEGREE oCLASS-oLEVEL

Record Information

Record Number docADAM\$BONNIE19700815doCOR10XXX001-1293
 Dataset ORCO2
 Attention IREMARKS - THIS RECORD IS FULLY POPULATED & FIELDS ARE IDENTIFIED

BONNIE D ADAMS

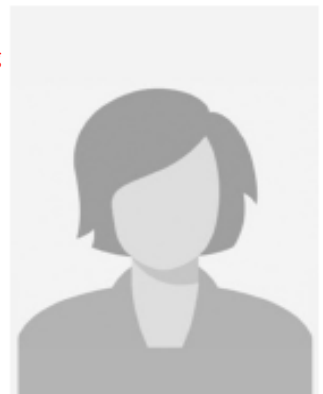
Record State OR
 Age 52
 Date of Birth 08/15/1970

Address
 6805 S W 26TH AV
 PORTLAND, OR 97219

Physical Features

Sex	M
Height	601
Weight	
Race	W
Eye Color	BLU
Hair Color	BRO

12.) This section will provide the basic information regarding the individual with whom the record belongs to. This information could include their name, date of birth, and physical descriptors.



Aliases

No aliases found

ID Numbers

TransUnion Full Credit Report

Powered by TransUnion 

Eviction Related Proceedings

Profile Summary

BONNIE ADAMS

5333 finsbury ave
sacramento, CA 95841

Number of Proceedings Available

4

13.1) This will indicate how many eviction proceedings the applicant has had.

Eviction Related Proceedings

BONNIE ADAMS

Detailed Eviction Proceeding

Court File Number

2012CVM001930

13.2) Case number associated with the eviction.

Address

5333 Finsbury Ave
Test City, CA 95841

13.3) The address the applicant was evicted from and the court that handled the proceedings.

Record State

CA

13.4) The state the applicant was evicted in.

County

SACRAMENTO COUNTY SUPERIOR COURT, CAROL MILLER JUSTICE CENTER

Event

Reported Date 02/05/2020
Action Type CIVIL NEW FILING
Plaintiff: N/A
Release Date N/A
Comments N/A

Filing Date 05/05/2017
Filing Type NEW SUIT
Amount N/A
Internal Record ID CAEVN - XXBACA

13.5) When the eviction was filed.

BONNIE ADAMS

Detailed Eviction Proceeding

Court File Number

2012CVM001930

Address

5333 Finsbury Ave
Test City, CO 95841

Record State

CO

County

JEFFERSON COUNTY COURT

Event

Reported Date 02/05/2020
Action Type CIVIL NEW FILING
Plaintiff: N/A
Release Date N/A
Comments N/A

Filing Date 05/05/2017
Filing Type NEW SUIT
Amount N/A
Internal Record ID COEVN - XXBACO