


# Applicant Application

Applicant Contact Information				
Name: <b>William B Thorne</b>		Email: <b>thorne0601@mytenantmagic.net</b>		App No.: <b>91720</b>
Current Address: <b>1327 E 89th St Cleveland , OH 44106</b>		How Long? <b>2</b>	Phone: <b>William</b>	
Personal Information				
Date of birth: <b>01/01/1922</b>		Driver's License/State ID No: <b>BB2222222</b>		Issuing State: <b>OH</b>
Employment				
Employment status: <b>Employed</b>				
Current Employer: <b>Janet's landscaping</b>		Start Date: <b>04/19/2019</b>	Monthly Income: <b>\$ 3,500.00</b>	
Employer Address: <b>15505 NE 86th st</b>				
Job Title or Description: <b>Landscaper</b>		Supervisor: <b>Janet</b>	Phone: <b>(654) 654-6546</b>	
Other Income				
Other Income Source: <b>Investments</b>			Monthly Income: <b>\$ 500.00</b>	
Emergency Contact				
Name: <b>Linda Frade</b>		Relationship: <b>Friend</b>		Phone: <b>(666) 666-6666</b>
Address:				
Personal Reference				
Name: <b>Jesse James</b>		Relationship: <b>Friend</b>		Phone: <b>(234) 567-8901</b>
Credit Summary				
<b>Credit Report Status:</b> <i>Credit information may not exist on an applicant. In addition, a consumer may freeze a file and require their consent to release it independent of this application. In addition certain applicants may have insufficient data in their file. This is called a "thin file", and is typical of young applicants and recent immigrants.</i>				
<b>Credit Score</b> <b>572</b>	<b>Number of Tradelines</b> <b>13</b>	<b>Number of Collections</b> <b>7</b>	<b>Public Records</b> <b>1</b>	<b>Number of Inquiries</b> <b>5</b>
Criminal Summary				
<b>Findings:</b> <i>Please note that some jurisdictions report information that may be name-matched only. That can sometimes result in a false positive finding. Be certain to review the details, looking especially at TransUnion-reported addresses versus applicant reported addresses for additional validation.</i>				
<b>Criminal or Traffic Records</b> <b>1</b>	<b>Most Wanted List</b> <b>0</b>	<b>Potential OFAC Match</b> <b>0</b>	<b>National Sex Offender</b> <b>0</b>	
Eviction Check				
<b>Findings:</b> <i>Many jurisdictions report information that may be name-matched only. Occasionally that results in false positive findings. Be certain to review the details, looking especially at TransUnion-reported addresses versus applicant reported addresses for additional validation.</i>				
<b>Eviction Records</b> <b>not found</b>				
Applicant Release				
<i>By entering my name and signature, I hereby authorize an investigation of my credit report, criminal background, tenant history of current and former landlords, employment and income history by current and former employers, and bank, savings and loan or credit union to provide verification of funds on deposit for the purpose of renting a house, apartment or condominium from this owner/manager.</i>				
Signature of applicant: 			Date: <b>06/01/2021</b>	

# Rental Application - Additional Information

Applicant					
Name: <b>William B Thorne</b>					App ID: <b>Tho36047</b>
Residence History					
	Current		First Previous		Second Previous
Street Address:	<b>1327 E 89th St</b>		<b>300 Shorecrest Dr</b>		
City, State, Zip	<b>Cleveland, OH 44106, OH 44106</b>		<b>Seneca, CA 29672, CA 29672</b>		
Landlord or Mortgagor:	<b>Residence Apts</b>		<b>Launchhouse</b>		
Years There:	<b>2</b>		<b>6</b>		
Contact Name:	<b>Billie Bidy</b>		<b>Todd</b>		
Phone:	<b>(965) 965-9659</b>		<b>(247) 247-2475</b>		
Monthly Payment:	<b>\$375</b>		<b>\$403</b>		
Employment History					
	Current		First Previous		Second Previous
Employer:	<b>Janet's landscaping</b>		<b>Joe's Lanscaping</b>		
Employer Address:	<b>15505 NE 86th st</b>		<b>79 Ice Retreat</b>		
Job Title or Occupation:	<b>Landscaper</b>		<b>Landscaper</b>		
Supervisor:	<b>Janet</b>		<b>Joe</b>		
Phone:	<b>(654) 654-6546</b>		<b>(852) 852-8528</b>		
Start Date:	End Date:	<b>04/19/2019</b>	<b>04/01/2013</b>	<b>03/31/2019</b>	
Monthly compensation:	<b>\$ 3,500.00</b>		<b>\$ 2,200.00</b>		
Applicant Answers to Residence Standards Questions					
Questions Answered:					Answer
1. Have you ever been asked to move from a rented property?					<b>No</b>
2. Have you ever been evicted?					<b>No</b>
3. Have you ever been convicted of a felony or misdemeanor?					<b>No</b>
4. Are you or any member of this household considered a sex offender by any legal jurisdiction in the United States					<b>No</b>
5. Have you filed for bankruptcy, been foreclosed on or been a defendant in a civil suit?					<b>No</b>
Explanations, if any					



# TenantMagic

Credit  
Credit

## WILLIAM B THORNE

SSN Message: Exact SSN match

### Address

Current Address  
1327 E 89TH ST  
CLEVELAND OH 44106  
Reported: 05/15

Previous Address  
608956 PO BOX 608956  
CLEVELAND OH 44108  
Reported: 01/16

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

# 572

#### 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: 08/13

Verified: 07/16

Closed: 07/16

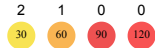
Paid:

Balance: N/A

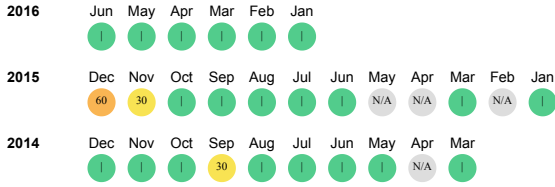
Past Due: N/A

Credit Limit: N/A

Payment Amount: \$298



**Payment History**

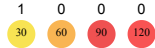


**FIRST MERIT**

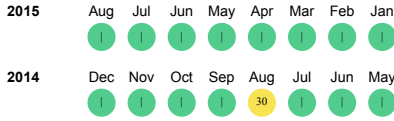
**Industry:** Banks  
**Loan Type:** Automobile  
**Loan Terms:** Installment Monthly  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Closed  
**Notes:** Manual Account  
**Payment History Summary**  
 (16 months)

**Opened:** 02/13  
**Verified:** 09/15  
**Closed:** 09/15  
**Paid:**

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** \$664



**Payment History**

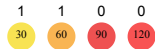


**HSBC BANK**

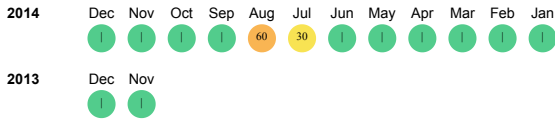
**Industry:** Banks  
**Loan Type:** Credit Card  
**Loan Terms:** Revolving  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Closed  
**Notes:** Automated Account  
**Payment History Summary**  
 (14 months)

**Opened:** 08/08  
**Verified:** 01/15  
**Closed:** 01/15  
**Paid:**

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



**Payment History**



**FNCC**

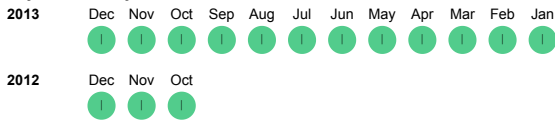
**Industry:** Banks  
**Loan Type:** Credit Card  
**Loan Terms:** Revolving  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Credit card lost or stolen  
**Notes:** Automated Account  
**Payment History Summary**  
 (15 months)

**Opened:** 09/09  
**Verified:** 01/14  
**Closed:** 04/13  
**Paid:**

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



**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:** 08/08  
**Verified:** 06/10  
**Closed:** 06/10  
**Paid:**

**Balance:** \$250  
**Past Due:** N/A  
**Credit Limit:** \$300  
**Payment Amount:** \$15



**Payment History**

2010

**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:** 11/18  
**Verified:** 04/21  
**Closed:** 06/19  
**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:** 09/13  
**Verified:** 04/21  
**Closed:** 02/20  
**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  
**Remarks:** Chapter 7 bankruptcy  
**Notes:** Automated Account

**Opened:** 11/10  
**Verified:** 09/20  
**Closed:** 09/18  
**Paid:**

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** \$300  
**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  
**Remarks:** Chapter 7 bankruptcy  
**Notes:** Automated Account

**Opened:** 11/10  
**Verified:** 09/20  
**Closed:** 07/18  
**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:** 10/08  
**Verified:** 04/20  
**Closed:** 04/20  
**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:** 01/20  
**Verified:** 12/19  
**Closed:** 12/19  
**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:** 09/14  
**Verified:** 03/19  
**Closed:** 06/18  
**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

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**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:** 06/15  
**Verified:** 03/16  
**Closed:** 03/16  
**Paid:**

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

**Payment History**

No payment history reported

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**Collections**

Collection Totals

Count

Balance Total

7

\$723

Collections

**ARS**

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

**Opened:** 12/20  
**Verified:** 03/21

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

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

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**EOS CCA**

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

**Opened:** 06/17  
**Verified:** 05/18

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

**Status:** Payment after charge off  
**Remarks:** Paid collection  
**Comment:** Paid; 08/22/2017  
Automated Account  
Account closed normally 08/22/2017  
**Credit Grantor:** AT T

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**ERC**

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

**Opened:** 08/19  
**Verified:** 11/19

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

**Status:** Unrated or bankruptcy  
**Remarks:** Chapter 7 bankruptcy  
**Comment:** Paid; 11/07/2019  
Automated Account  
Account closed normally 11/07/2019  
**Credit Grantor:** AT T

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**CREDIT COLL**

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

**Opened:** 08/18  
**Verified:** 01/19

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

**Status:** Unrated or bankruptcy  
**Remarks:** Chapter 7 bankruptcy  
**Comment:** Paid; 01/19/2019  
Automated Account  
Account closed normally 01/19/2019  
**Credit Grantor:** PROGRESSIVE SPECIALTY INSURANC

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**UN COLL TOL**

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

**Opened:** 07/18  
**Verified:** 11/18

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

**Status:** Unrated or bankruptcy  
**Remarks:** Chapter 7 bankruptcy  
**Comment:** Paid; 11/21/2018  
Automated Account  
Account closed normally 11/21/2018  
**Credit Grantor:** MEDICAL

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**GRACERECOVRY**

**Industry:** Collection services

**Opened:** 01/17

**Current Balance:** N/A

Loan Type/Terms: Open  
Account Type: Individual account  
Status: Unrated or bankruptcy  
Remarks: Chapter 7 bankruptcy  
Comment: Paid; 10/31/2017  
Automated Account  
Account closed normally 10/31/2017  
Credit Grantor: MEDICAL

Verified: 10/17

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

## CBE GROUP

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

Opened: 08/15  
Verified: 11/15

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

Status: Unrated or bankruptcy  
Remarks: Chapter 7 bankruptcy  
Comment: Paid; 11/12/2015  
Automated Account  
Account closed normally 11/12/2015  
Credit Grantor: DOMINION EAST OHIO I

## Inquiries

Date	Name	Kind of Business
06/18/2020	TENANT	Real Estate and Public Accommodations
05/01/2020	CREDIT PLUS	Miscellaneous
07/05/2019	DEVCON SECUR	Personal Services Other than Medical
06/27/2019	FBD/THINK CA	Banks
06/27/2019	DRIVE FINANC	Finance or Personal

## Public Records

Bankruptcies

Date Reported: 01/17/2020  
Case #: 1X1X3X8  
Court Type: Federal District  
Court Location: CLEVELAND, OH  
Date Settled: 04/26/2020

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

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

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## Criminal Criminal

### REPORT SUMMARY

William B Thorne

Age 99

1327 E 89th St  
Cleveland, OH 44106

1

Criminal Record

0

Most Wanted List

0

National Sex Offender

0

Potential OFAC Match

### DETAILED CRIMINAL RECORDS

WILLIAM B THORNE

Record State: UT

Age: 101  
Date of Birth: 1920XXXX

#### Aliases

No aliases found

#### ID Numbers

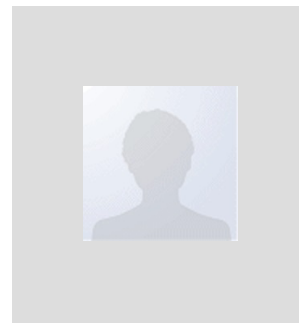
Type: SSN  
Number: XXXXX2631  
Description:

#### Address

1327 E 89th St  
CLEVELAND, OH 44106

#### Physical Features

Sex: M  
Height: 52  
Weight: 123  
Race: CAU  
Eye Color: WHITE  
Hair Color: BLUE



### Detailed Summary

Incident(s):

Booking(s):

Arrest(s):

0	0	0
Court Action(s):	Sentencing(s):	Supervision(s):
1	0	0

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### Court Action

**Activity Type:** CRIMINAL/TRAFFIC  
**Court Record Id:** UT-FAKECASENUMBER19200404

#### Filing Agency

**Name:** UTAH AOC  
**Date:** 20181211

#### Court

**Organization Jurisdiction**  
**Jurisdiction Description:** KANE COUNTY

### Court Charge

**Effective Date:** 20181211  
**Charge Sequence Id:** 1  
**Number of Counts:** 2  
**Charge Description:** ARMED ROBBERY FROM A JETSKI

#### Charge Classification

**Charge Degree:** FELONY A CLASS

#### Charge Disposition

**Charge Disposition Additional Information:** CLOSED  
**Charge Disposition Date:** 20180404  
**Disposition:** CONVICTED

#### Charge Status

**Arrested Date:**  
**Charge Date:** 20181211  
**Expiration Date:** 20180404

#### Charge Statute

**Statute Code Id:** A.08\_08.246  
**Level:** 2

#### Offense

**Offense Type Description:** FELONY A CLASS-2

### Record Information

**Record Number:** COMPLETERAPSHEET\_408  
**Dataset:** UTAO2

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#### ATTENTION

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.