



# TransUnion Tenant Credit Report

**Applicant:** Mariya Abramova

**File#:** 259493 **Reported:** 8/19/2016 1:10:07 PM

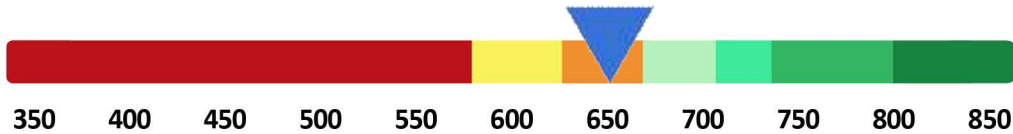
### Information Provide For Search

**Name:** Mariya Abramova **Date of Birth:** 1/1/1960 **SSN:** XXX-XX-1578  
**Address:** 37317 Populus AV **City/State/Zip:** Palmdale, CA 93552

### Score Assessment

**Social Security Number Matched Applicant:** Yes

**FICO Credit Score:** **649**



- 350-579 Far Below Average Consumer Credit Score
- 580-669 Below the Average Consumer Credit Score
- 670-739 In the Median Consumer Credit Score Range
- 740-799 Above the Average Consumer Credit Score
- 800-850 Well Above Average Consumer Credit Score

### Reasons Affecting Score

- Number of accounts with delinquency
- Time since delinquency is too recent or unknown
- Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
- Number of established accounts

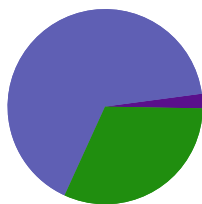
### Report Overview

<b>Total Amount Past Due:</b>	\$0	<b>Credit Limit:</b>	\$38,300
<b>Number of Times:</b>		<b>Real Estate Balance:</b>	\$0
30 Days Late	16	<b>Revolving Balance:</b>	\$16,149
60 Days Late	0	<b>Installment Balance:</b>	\$7,715
90 Days Late	0	<b>Closed Balance:</b>	\$0
<b>Accounts with Late Payments:</b>	13	<b>Public Records:</b>	0
<b>Total Amount of Debt:</b>	\$24,499	<b>Colleciton Accounts:</b>	0
<b>Monthly Payments Required:</b>	\$1,145	<b>Credit Inquires:</b>	1

### Debt Summary

**Total Debt:** **\$24,499**

This is the total debt the applicant has.



- Revolving Charge Accounts \$16,149
- Real Estate Loan \$0
- Installment Loans (Auto Loans, Student Loans, etc.) \$7,715
- Closed Accounts \$586

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Past Due Account Summary

**Current Past Due Amount: \$0**

This is the total amount of money that the applicant is currently past due on paying creditors.

Collection Account Summary

**General Collections Accounts:**

General Collection accounts are accounts that are unpaid debts that were written off by a debtor because the applicant did not pay as agreed.

**Total:** 0 Accounts **Total Amount:** \$0

**Medical Collections Accounts:**

Medical Collection accounts are accounts that were written off by the care provider. Medical Collections are not weighted or viewed as negatively as General Collections, but they do affect the applicant's credit rating.

**Total:** 0 Accounts **Total Amount:** \$0

Tradelines

**Open Accounts:**

<b>Creditor:</b> FRD MOTOR CR	<b>Balance:</b> \$5,297.00	<b>Date Reported:</b> 7/26/2016	<b>Late Payments</b>
<b>Type:</b> Automobile	<b>Payment Amount:</b> \$565.00	<b>Date Opened:</b> 2/16/2012	<b>48 Months Reported:</b>
<b>Account #:</b> 2XXXXXXQJQ3	<b>Amount Past Due:</b> \$0.00	<b>Date Last Activity:</b> 4/10/2016	Day30: 0
<b>Status:</b> (01) Paid or paying as agreed			Day60: 0
			Day90: 0

**Payment History Last 2 Years**

<b>Paid:</b> Paid as Agreed	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b> Overdue 30 Days	2016	-	-	-	-	-	Paid	NA	Paid	Paid	Paid	NA
<b>Late 60:</b> Overdue 60 Days	2015	Paid	Paid	Paid	Paid	NA	Paid	Paid	Paid	Paid	Paid	NA
<b>Late 90:</b> Overdue 90 Days	2014	Paid	Paid	Paid	Paid	Paid	NA	-	-	-	-	-
<b>Late 120:</b> Overdue 120 Days												
<b>NA:</b> Not Rated												

<b>Creditor:</b> DISCOVER FIN	<b>Balance:</b> \$2,717.00	<b>Date Reported:</b> 7/25/2016	<b>Late Payments</b>
<b>Type:</b> Credit Card	<b>Payment Amount:</b> \$57.00	<b>Date Opened:</b> 3/11/2013	<b>39 Months Reported:</b>
<b>Account #:</b> 2XXXXXXXX3164	<b>Amount Past Due:</b> \$0.00	<b>Date Last Activity:</b> 9/20/2015	Day30: 1
<b>Status:</b> (01) Paid or paying as agreed			Day60: 0
			Day90: 0

**Payment History Last 2 Years**

<b>Paid:</b> Paid as Agreed	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b> Overdue 30 Days	2016	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 60:</b> Overdue 60 Days	2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	30
<b>Late 90:</b> Overdue 90 Days	2014	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-
<b>Late 120:</b> Overdue 120 Days												
<b>NA:</b> Not Rated												

**Creditor:** JCP--MCCBG  
**Type:** Credit Card  
**Account #:** 2XXXX2848  
**Status:** (01) Paid or paying as agreed

**Balance:** \$106.00  
**Payment Amount:** \$30.00  
**Amount Past Due:** \$0.00

**Date Reported:** 6/19/2016  
**Date Opened:** 2/18/1995  
**Date Last Activity:** 6/19/2016

**Late Payments**  
**48 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** CB/LRNRMO  
**Type:** Charge Account  
**Account #:**  
**Status:** (01) Paid or paying as agreed

**Balance:** \$164.00  
**Payment Amount:** -  
**Amount Past Due:** \$0.00

**Date Reported:** 6/18/2016  
**Date Opened:** 3/15/1997  
**Date Last Activity:** 5/17/2016

**Late Payments**  
**48 Months Reported:**  
 Day30: 2  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid
2015	30	Paid	Paid	Paid	30	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	NA	NA	NA	NA	NA	NA	NA	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** COMERICA BK  
**Type:** Credit Card  
**Account #:** 2XXXXXXXX2106  
**Status:** (01) Paid or paying as agreed

**Balance:** \$2,593.00  
**Payment Amount:** \$78.00  
**Amount Past Due:** \$0.00

**Date Reported:** 6/14/2016  
**Date Opened:** 12/4/2007  
**Date Last Activity:** -

**Late Payments**  
**48 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** CITI  
**Type:** Credit Card  
**Account #:** 2XXXXXXXX5254  
**Status:** (01) Paid or paying as agreed

**Balance:** \$2,550.00  
**Payment Amount:** \$53.00  
**Amount Past Due:** \$0.00

**Date Reported:** 6/12/2016  
**Date Opened:** 6/9/2010  
**Date Last Activity:** -

**Late Payments**  
**48 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** DISCOVERBANK  
**Type:** Credit Card  
**Account #:** 2XXXXXXX4012  
**Status:** (01) Paid or paying as agreed

**Balance:** \$1,119.00  
**Payment Amount:** \$1.00  
**Amount Past Due:** \$0.00

**Date Reported:** 6/11/2016  
**Date Opened:** 4/26/2012  
**Date Last Activity:** -

**Late Payments**  
**47 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	30	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
 NA: Not Rated

**Creditor:** CITZ BK-FLNT  
**Type:** Secured  
**Account #:** 2XXXXXXXXXX0001  
**Status:** (01) Paid or paying as agreed

**Balance:** \$2,418.00  
**Payment Amount:** \$100.00  
**Amount Past Due:** \$0.00

**Date Reported:** 6/10/2016  
**Date Opened:** 8/7/2014  
**Date Last Activity:** 5/15/2016

**Late Payments**  
**21 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	NA	Paid	Paid	Paid
2015	Paid	NA	Paid	Paid	Paid	Paid	Paid	Paid	NA	NA	Paid	NA
2014	Paid	Paid	Paid	Paid	-	-	-	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
 NA: Not Rated

**Creditor:** SPIEGEL  
**Type:** Charge Account  
**Account #:**  
**Status:** (01) Paid or paying as agreed

**Balance:** \$680.00  
**Payment Amount:** \$25.00  
**Amount Past Due:** \$0.00

**Date Reported:** 5/3/2016  
**Date Opened:** 4/27/1993  
**Date Last Activity:** 4/11/2016

**Late Payments**  
**48 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
 NA: Not Rated

**Creditor:** FIRST CARD  
**Type:** Credit Card  
**Account #:** 2XXXXX5304  
**Status:** (01) Paid or paying as agreed

**Balance:** \$1,673.00  
**Payment Amount:** \$34.00  
**Amount Past Due:** \$0.00

**Date Reported:** 5/2/2016  
**Date Opened:** 9/20/1995  
**Date Last Activity:** -

**Late Payments**  
**48 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	30	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
 NA: Not Rated

**Creditor:** RNB-FIELD1  
**Type:** Charge Account  
**Account #:** 2XXXX2243  
**Status:** (01) Paid or paying as agreed

**Balance:** \$779.00  
**Payment Amount:** \$39.00  
**Amount Past Due:** \$0.00

**Date Reported:** 4/8/2016  
**Date Opened:** 10/9/1990  
**Date Last Activity:** 3/31/2016

**Late Payments**  
**33 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	-	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	30	Paid	Paid	Paid	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** TARGET N.B.  
**Type:** Charge Account  
**Account #:** 2XXXX2243  
**Status:** (01) Paid or paying as agreed

**Balance:** \$314.00  
**Payment Amount:** \$32.00  
**Amount Past Due:** \$0.00

**Date Reported:** 4/4/2016  
**Date Opened:** 7/10/2009  
**Date Last Activity:** 3/27/2016

**Late Payments**  
**33 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	-	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	30	Paid	Paid	Paid	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** CTBK/GARDNER  
**Type:** Charge Account  
**Account #:** 2XXX2244  
**Status:** (01) Paid or paying as agreed

**Balance:** \$1,798.00  
**Payment Amount:** \$49.00  
**Amount Past Due:** \$0.00

**Date Reported:** 4/2/2016  
**Date Opened:** 9/18/2012  
**Date Last Activity:** 7/5/2015

**Late Payments**  
**43 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	-	NA	Paid	NA
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	NA	NA	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** VERIZONWRLS  
**Type:** Telecommunications/Cellular  
**Account #:**  
**Status:** (01) Paid or paying as agreed

**Balance:** \$49.00  
**Payment Amount:** -  
**Amount Past Due:** \$0.00

**Date Reported:** 4/1/2016  
**Date Opened:** 4/25/2010  
**Date Last Activity:** 3/26/2016

**Late Payments**  
**23 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	-	Paid	NA	Paid
2015	NA	NA	NA	NA	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** TDRC/BARRIEP  
**Type:** Charge Account  
**Account #:** 2XXXXXXX0003  
**Status:** (01) Paid or paying as agreed

**Balance:** \$0.00  
**Payment Amount:** -  
**Amount Past Due:** \$0.00

**Date Reported:** 2/16/2016  
**Date Opened:** 5/2/2015  
**Date Last Activity:** -

**Late Payments**  
**9 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	-	-	-	-	NA
2015	NA	NA	NA	NA	NA	NA	NA	Paid	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** CB/ZALES  
**Type:** Charge Account  
**Account #:** 2XXX2205  
**Status:** (01) Paid or paying as agreed

**Balance:** \$540.00  
**Payment Amount:** \$25.00  
**Amount Past Due:** \$0.00

**Date Reported:** 1/31/2016  
**Date Opened:** 7/9/2011  
**Date Last Activity:** -

**Late Payments**  
**47 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	30	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2013	-	-	-	-	-	-	-	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** TDRC/WNKLMS  
**Type:** Charge Account  
**Account #:** 2XXXXXXX0001  
**Status:** (01) Paid or paying as agreed

**Balance:** \$0.00  
**Payment Amount:** -  
**Amount Past Due:** \$0.00

**Date Reported:** 1/27/2016  
**Date Opened:** 2/15/1998  
**Date Last Activity:** -

**Late Payments**  
**Not Reported:**  
 Day30: -  
 Day60: -  
 Day90: -

**Payment History Last 2 Years -Not Reported**

**Creditor:** CBUSASEARS  
**Type:** Charge Account  
**Account #:** 2XXXXX1041  
**Status:** (01) Paid or paying as agreed

**Balance:** \$1,116.00  
**Payment Amount:** \$27.00  
**Amount Past Due:** \$0.00

**Date Reported:** 11/5/2015  
**Date Opened:** 4/30/1991  
**Date Last Activity:** 2/14/2003

**Late Payments**  
**48 Months Reported:**  
 Day30: 1  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2015	-	-	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2013	Paid	Paid	-	-	-	-	-	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** HSBC/RS  
**Type:** Charge Account  
**Account #:** 2XXXXXXX1684  
**Status:** (01) Paid or paying as agreed

**Balance:** \$0.00  
**Payment Amount:** -  
**Amount Past Due:** \$0.00

**Date Reported:** 8/12/2015  
**Date Opened:** 8/8/2012  
**Date Last Activity:** 11/24/2013

**Late Payments**  
**15 Months Reported:**  
 Day30: 0  
 Day60: 0  
 Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2015	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

<b>Creditor:</b>	BARRIE PACE	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	4/3/2015	<b>Late Payments</b>	
<b>Type:</b>	Charge Account	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	12/2/2010	<b>48 Months Reported:</b>	
<b>Account #:</b>	2XXXXXXX0003	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	12/8/2011	Day30:	0
<b>Status:</b>	(01) Paid or paying as agreed					Day60:	0
						Day90:	0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2015	-	-	-	-	-	-	-	-	-	Paid	Paid	Paid
<b>Late 90:</b>	Overdue 90 Days	2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 120:</b>	Overdue 120 Days	2013	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	TABANK	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	1/31/2015	<b>Late Payments</b>	
<b>Type:</b>	Charge Account	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	12/1/2011	<b>36 Months Reported:</b>	
<b>Account #:</b>	2XXXX2373	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	12/7/2014	Day30:	0
<b>Status:</b>	(01) Paid or paying as agreed					Day60:	0
						Day90:	0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	NA	NA	NA
<b>Late 90:</b>	Overdue 90 Days	2013	NA	NA	NA	NA	NA	NA	NA	NA	NA	Paid	Paid	Paid
<b>Late 120:</b>	Overdue 120 Days	2012	-	-	-	-	-	-	-	-	-	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	HSBC/RS	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	3/1/2014	<b>Late Payments</b>	
<b>Type:</b>	Charge Account	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	1/31/2008	<b>48 Months Reported:</b>	
<b>Account #:</b>	2XXXXXXX1684	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	1/13/2011	Day30:	1
<b>Status:</b>	(01) Paid or paying as agreed					Day60:	0
						Day90:	0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2014	-	-	-	-	-	-	-	-	-	-	NA	NA
<b>Late 90:</b>	Overdue 90 Days	2013	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Late 120:</b>	Overdue 120 Days	2012	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	WINKELMANS	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	12/22/2012	<b>Late Payments</b>	
<b>Type:</b>	Charge Account	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	2/19/1998	<b>38 Months Reported:</b>	
<b>Account #:</b>	2XXXX0001	<b>Amount Past Due:</b>	-	<b>Date Last Activity:</b>	10/23/2012	Day30:	2
<b>Status:</b>	(01) Paid or paying as agreed					Day60:	0
						Day90:	0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2012	-	NA	NA	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 90:</b>	Overdue 90 Days	2011	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	30	Paid	Paid
<b>Late 120:</b>	Overdue 120 Days	2010	Paid	-	-	-	-	-	-	-	-	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	MEYER JEWLRS	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	8/13/2012	<b>Late Payments</b>	
<b>Type:</b>	Credit Line Secured	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	9/19/2006	<b>Not Reported:</b>	
<b>Account #:</b>	2XXXXXXX0043	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	9/21/2007	Day30:	-
<b>Status:</b>	(01) Paid or paying as agreed					Day60:	-
						Day90:	-

		<b>Payment History Last 2 Years -Not Reported</b>											
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**Creditor:** ANTONS **Balance:** - **Date Reported:** 6/15/2010 **Late Payments**  
**Type:** Credit Line Secured **Payment Amount:** - **Date Opened:** 12/5/2007 **8 Months Reported:**  
**Account #:** **Amount Past Due:** \$0.00 **Date Last Activity:** 5/16/2010 Day30: 0  
**Status:** (01) Paid or paying as agreed Day60: 0  
Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2010	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** CITIZNS AUTO **Balance:** \$0.00 **Date Reported:** 4/6/2010 **Late Payments**  
**Type:** Credit Line Secured **Payment Amount:** \$381.00 **Date Opened:** 2/17/2005 **4 Months Reported:**  
**Account #:** 2XXXXXXQ08 **Amount Past Due:** \$0.00 **Date Last Activity:** 2/13/2010 Day30: 0  
**Status:** (01) Paid or paying as agreed Day60: 0  
Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2010	-	-	-	-	-	-	-	-	-	Paid	Paid	Paid

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated

**Creditor:** CB/ZALES **Balance:** \$0.00 **Date Reported:** 6/16/2008 **Late Payments**  
**Type:** Credit Line Secured **Payment Amount:** - **Date Opened:** 10/8/1997 **Not Reported:**  
**Account #:** 2XXX2246 **Amount Past Due:** \$0.00 **Date Last Activity:** - Day30: -  
**Status:** (01) Paid or paying as agreed Day60: -  
Day90: -

**Payment History Last 2 Years -Not Reported**

**Creditor:** KEY BANK OF **Balance:** \$0.00 **Date Reported:** 12/21/2007 **Late Payments**  
**Type:** Credit Line Secured **Payment Amount:** \$0.00 **Date Opened:** 8/9/2005 **Not Reported:**  
**Account #:** 2XXXXXXXXXXXX0013 **Amount Past Due:** \$0.00 **Date Last Activity:** 12/9/2007 Day30: -  
**Status:** (01) Paid or paying as agreed Day60: -  
Day90: -

**Payment History Last 2 Years -Not Reported**

**Tradelines**

**Closed Accounts:**

**Creditor:** NATL CTY CRD **Balance:** \$586.00 **Date Reported:** 6/17/2016 **Late Payments**  
**Type:** Credit Card **Payment Amount:** \$30.00 **Date Opened:** 3/14/2001 **48 Months Reported:**  
**Account #:** 2XXXXXXXX0236 **Amount Past Due:** \$0.00 **Date Last Activity:** - Day30: 0  
**Status:** (01) Paid or paying as agreed **Date Closed:** 4/2/2015 Day60: 0  
**Remarks:** Account closed by consumer Day90: 0

**Payment History Last 2 Years**

	Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
2016	-	-	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid
2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-

**Paid:** Paid as Agreed  
**Late 30:** Overdue 30 Days  
**Late 60:** Overdue 60 Days  
**Late 90:** Overdue 90 Days  
**Late 120:** Overdue 120 Days  
**NA:** Not Rated



<b>Creditor:</b>	CITIZENS ONE	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	1/31/2016	<b>Late Payments</b>
<b>Type:</b>	FHA Real Estate Mortgage	<b>Payment Amount:</b>	\$374.00	<b>Date Opened:</b>	3/12/1987	<b>48 Months Reported:</b>
<b>Account #:</b>	2XXXXXX8967	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	1/12/2016	Day30: 0
<b>Status:</b>	(01) Paid or paying as agreed			<b>Date Closed:</b>	1/31/2016	Day60: 0
						Day90: 0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2015	NA	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 90:</b>	Overdue 90 Days	2014	Paid	Paid	NA	NA	NA	NA	NA	Paid	NA	NA	NA	NA
<b>Late 120:</b>	Overdue 120 Days	2013	-	-	-	-	-	-	-	-	-	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	GEMB/M WARD	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	12/23/2015	<b>Late Payments</b>
<b>Type:</b>	FHA Real Estate Mortgage	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	2/21/1990	<b>46 Months Reported:</b>
<b>Account #:</b>	2XXX2263	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	12/10/2014	Day30: 0
<b>Status:</b>	(01) Paid or paying as agreed			<b>Date Closed:</b>	12/16/2014	Day60: 0
						Day90: 0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2015	-	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 90:</b>	Overdue 90 Days	2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 120:</b>	Overdue 120 Days	2013	Paid	-	-	-	-	-	-	-	-	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	WM FINANCE	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	10/27/2014	<b>Late Payments</b>
<b>Type:</b>	Charge Account	<b>Payment Amount:</b>	-	<b>Date Opened:</b>	9/17/2012	<b>24 Months Reported:</b>
<b>Account #:</b>	2XXXXX0028	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	10/22/2014	Day30: 0
<b>Status:</b>	(01) Paid or paying as agreed			<b>Date Closed:</b>	10/12/2014	Day60: 0
<b>Remarks:</b>	Account closed by consumer					Day90: 0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2014	-	-	-	NA	NA	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 90:</b>	Overdue 90 Days	2013	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 120:</b>	Overdue 120 Days	2012	Paid	Paid	Paid	-	-	-	-	-	-	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b>	JCP-MCCBG	<b>Balance:</b>	\$0.00	<b>Date Reported:</b>	8/22/2012	<b>Late Payments</b>
<b>Type:</b>	Charge Account	<b>Payment Amount:</b>	\$0.00	<b>Date Opened:</b>	2/20/1995	<b>27 Months Reported:</b>
<b>Account #:</b>	2XXXXXXXX8030	<b>Amount Past Due:</b>	\$0.00	<b>Date Last Activity:</b>	8/27/2012	Day30: 1
<b>Status:</b>	(01) Paid or paying as agreed			<b>Date Closed:</b>	8/22/2012	Day60: 0
						Day90: 0

		<b>Payment History Last 2 Years</b>												
<b>Paid:</b>	Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b>	Overdue 30 Days													
<b>Late 60:</b>	Overdue 60 Days	2012	-	-	-	-	-	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 90:</b>	Overdue 90 Days	2011	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
<b>Late 120:</b>	Overdue 120 Days	2010	Paid	Paid	Paid	Paid	Paid	-	-	-	-	-	-	-
<b>NA:</b>	Not Rated													

<b>Creditor:</b> FRD MOTOR CR	<b>Balance:</b> \$0.00	<b>Date Reported:</b> 3/21/2012	<b>Late Payments</b>
<b>Type:</b> Automobile	<b>Payment Amount:</b> \$488.00	<b>Date Opened:</b> 12/3/2009	<b>27 Months Reported:</b>
<b>Account #:</b> 2XXXXXXLR66	<b>Amount Past Due:</b> \$0.00	<b>Date Last Activity:</b> 2/12/2012	Day30: 0
<b>Status:</b> (01) Paid or paying as agreed		<b>Date Closed:</b> 3/21/2012	Day60: 0
			Day90: 0

	<b>Payment History Last 2 Years</b>												
<b>Paid:</b> Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b> Overdue 30 Days	2012	-	-	-	-	-	-	-	-	-	-	NA	Paid
<b>Late 60:</b> Overdue 60 Days	2011	Paid	Paid	Paid	Paid	Paid	NA	Paid	NA	Paid	Paid	NA	Paid
<b>Late 90:</b> Overdue 90 Days	2010	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	-	-
<b>Late 120:</b> Overdue 120 Days													
<b>NA:</b> Not Rated													

<b>Creditor:</b> FOA BK	<b>Balance:</b> \$0.00	<b>Date Reported:</b> 10/26/2015	<b>Late Payments</b>
<b>Type:</b> Line of Credit	<b>Payment Amount:</b> -	<b>Date Opened:</b> 3/10/2001	<b>11 Months Reported:</b>
<b>Account #:</b> 2XXXXXX8011	<b>Amount Past Due:</b> \$0.00	<b>Date Last Activity:</b> 5/14/2015	Day30: 0
<b>Status:</b> (UR) Unrated or bankruptcy (remarks code will show whether the accou		<b>Date Closed:</b> 4/1/2015	Day60: 0
<b>Remarks:</b> Account closed by credit grantor			Day90: 0

	<b>Payment History Last 2 Years</b>												
<b>Paid:</b> Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b> Overdue 30 Days	2015	-	-	-	NA	NA	NA	NA	NA	Paid	Paid	Paid	Paid
<b>Late 60:</b> Overdue 60 Days	2014	Paid	Paid	-	-	-	-	-	-	-	-	-	-
<b>Late 90:</b> Overdue 90 Days													
<b>Late 120:</b> Overdue 120 Days													
<b>NA:</b> Not Rated													

<b>Creditor:</b> COMERICA BK	<b>Balance:</b> \$0.00	<b>Date Reported:</b> 12/15/2010	<b>Late Payments</b>
<b>Type:</b> Home Improvement	<b>Payment Amount:</b> \$82.00	<b>Date Opened:</b> 3/13/2006	<b>14 Months Reported:</b>
<b>Account #:</b> 2XXXXXXXXXXXX5462	<b>Amount Past Due:</b> \$0.00	<b>Date Last Activity:</b> -	Day30: 2
<b>Status:</b> (UR) Unrated or bankruptcy (remarks code will show whether the accou		<b>Date Closed:</b> 12/15/2010	Day60: 0
			Day90: 0

	<b>Payment History Last 2 Years</b>												
<b>Paid:</b> Paid as Agreed		Dec	Nov	Oct	Sept	Aug	July	June	May	April	Mar	Feb	Jan
<b>Late 30:</b> Overdue 30 Days	2010	-	NA	Paid	NA	Paid	NA	Paid	NA	Paid	30	NA	Paid
<b>Late 60:</b> Overdue 60 Days	2009	30	NA	Paid	-	-	-	-	-	-	-	-	-
<b>Late 90:</b> Overdue 90 Days													
<b>Late 120:</b> Overdue 120 Days													
<b>NA:</b> Not Rated													

<b>Creditor:</b> FOA BK	<b>Balance:</b> \$0.00	<b>Date Reported:</b> 2/2/2008	<b>Late Payments</b>
<b>Type:</b> Automobile	<b>Payment Amount:</b> \$0.00	<b>Date Opened:</b> 7/11/2003	<b>Not Reported:</b>
<b>Account #:</b> 2XXXXXXXXXXXX8122	<b>Amount Past Due:</b> \$0.00	<b>Date Last Activity:</b> -	Day30: -
<b>Status:</b> (UR) Unrated or bankruptcy (remarks code will show whether the accou		<b>Date Closed:</b> 2/2/2008	Day60: -
			Day90: -

**Payment History Last 2 Years -Not Reported**

Public Records

**Bankruptcies, Liens, and Judgments:**

This sections reflects bankruptcies, court ordered liens, and civil court judgments against the applicant.

**Total:** 0 Accounts      **Total Amount:** \$0.00

Applicant Information

**Personal Information:**

This section reflects personal data TransUnion has on file for the applicant.

MARIYA ABRAMOVA

SSN: XXX-XX-1578  
Date of Birth: Not Provided  
On File Since: 1/4/2014

**Employment Information:**

This section reflects employment data TransUnion has on file for the applicant.

Employer: REAL ESTATE MARKETING  
Position: OWNER  
Employer: HONDA  
Position: PASTA MAKER

**Address History:**

This section reflects address history TransUnion has on file for the applicant.

Current Address

Street: 37317 POPULUS AV  
City: PALMDALE State: CA Zip: 93552

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Inquiries

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**Inquiries:**

Name: STARPOINT SC Date: 8/19/2016

Credit report data is accessible in this system for 90 days after time of order. Please print or electronically save credit reports you wish to keep longer than 90 days.

Questions about this report? We're here to help. Call us! 877-330-2444

Or email us at [info@starpointscreening.com](mailto:info@starpointscreening.com)