LINDA J FRADE

SSN Message: Exact SSN match

Address

Current Address

116 W WILLOW AV WOODSTOCK IL 60098

Reported: 02/17

Previous Address

16501 COLLINS RD WOODSTOCK IL 60098

Reported: 04/14

Second Previous Address

308 RAILROAD ST WOODSTOCK IL 60098

Address Discrepancy

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

Fraud Indicators

Description

Current address mismatch - Input does not match file.

Profile Summary

Record Counts

Tradelines: Collections: Public Records: Inquiries:

9 N/A 1 1

Derogatory Items

Negative Tradelines: Tradelines with any historical Occurrence of any historical negatives: negatives:

2 3

Tradeline Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$16,598	\$23,340	\$7,125	\$0	\$190	69%
Installment	2	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage	1	\$158,962	N/A	\$150,843	N/A	\$1,464	N/A
Open	0	N/A	N/A	N/A	N/A	N/A	N/A
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
Total	9	\$175,560	\$23,340	\$157,968	N/A	\$1,654	N/A

Resident Score

Resident Score

749

Score Factors

Number of delinquent accounts is too high in proportion to total number of accounts

Too many inquiries

Bankcard account balances are too high in proportion to credit limits

Insufficient payment activity over the last year

Tradelines

Trade Total

Count

Balance Total

Total Credit Limit

Total Past Due

9

\$157,968

\$27,840

N/A

Trades FST MDWST BK

Industry: Banks

Loan Type: Secured

Loan Terms: Installment 066 Monthly

Account Type: Individual account

Status: 90 days past due

Remarks: Closed

Notes: Automated Account

Opened: 11/12

Verified: 04/18 Closed: 04/18

Paid:

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

Payment Amount: \$367

Payment History Summary

(47 months)

30

1

1 60

0 90

120

0

Payment History

2018

Mar 60

Feb 30



2017

Dec



















Apr

Apr







Jan

Jan

2016

Dec





Oct

Oct



Sep

Sep









May

May





Mar



Feb



2015

2014



Dec

Nov

Nov









Aug

Aug



Jul

Jul



Jun



JPMCB CARD

Industry: Banks

Loan Type: Credit Card

Loan Terms: Revolving MIN Account Type: Individual account

Status: Paid or paying as agreed Notes: Automated Account

Opened: 03/19

Verified: 01/24 Closed:

Paid:

Balance: \$3,377 Past Due: N/A Credit Limit: \$4,100

Payment Amount: \$100

Payment History Summary

(48 months)



Payment History



BRCLYSBANKDE

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

Opened: 05/21 Verified: 01/24 Closed: Paid:

Balance: \$2,603 Past Due: N/A Credit Limit: \$5,800 Payment Amount: \$59

Payment History Summary

(31 months)

0 0 0 **30** 60 90 120

0

Payment History

2023	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
										~		
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
					_			_				
										~		
2021	Dec	Nov	Oct		Aug	Jul	Jun					
	~	~	~	/	~	/	~					

BANKAMERICA

Industry: Banks Loan Type: FHA Real Estate Mortgage Loan Terms: Mortgage 360 Monthly

Account Type: Joint account Status: Paid or paying as agreed Notes: Automated Account

Opened: 07/20 Verified: 12/23 Closed: Paid:

Balance: \$150,843 Past Due: N/A Credit Limit: N/A

Payment Amount: \$1,464

Payment History Summary

(40 months)



Payment History

2023	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
	/	/	✓	/	~	/	/	/	~	/	/	
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	/		/	/	30	/	~	/	~	/		
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	/	/	/	/	~	✓	~	/	✓	✓
2020	Dec	Nov	Oct	Sep	Aug							
	~	~	~	~	~							

HSBC BANK

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

Opened: 11/18
Verified: 12/23
Closed:
Paid:

Balance: \$1,145

Past Due: N/A

Credit Limit: \$2,940

Payment Amount: \$31

Payment History Summary

(48 months)

0 0 0 0 30 60 90 120

Payment History

2023	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
	✓	✓	✓	✓	✓	✓	/	/	~	/	✓	
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	~	✓	✓	✓	✓	~	✓	✓
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	~	✓	✓	~	✓	~	✓	✓
2020	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓											
2019	Dec											

CAPITAL ONE

Industry: BanksOpened: 11/16Balance: N/ALoan Type: Credit CardVerified: 12/23Past Due: N/A

Loan Terms: Revolving

Account Type: Individual account

Status: Paid or paying as agreed Notes: Automated Account

Closed: Paid:

Payment Amount: N/A

Credit Limit: \$5,000

Payment History Summary

(48 months)









Payment History

2023	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan

Jul

Aug

Jun

May

2019 Dec

2020



Dec

Nov

Oct

Sep

HSBC BANK

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

(40 months)

0 30







0

Opened: 11/18 Verified: 04/22 **Closed:** 01/19

Paid:

Balance: N/A Past Due: N/A Credit Limit: \$4,500 Payment Amount: N/A

Mar

Apr

Feb

Jan

Payment History

2022 Feb Mar Jan

2021

























2020

Dec





Oct



















Jan

2019 Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan

2018 Dec

GM FINANCIAL

Industry: Finance or Personal

Loan Type: Automobile

Loan Terms: Installment 061 Monthly

Account Type: Joint account

Status: Paid or paying as agreed

Remarks: Closed

Notes: Automated Account

Opened: 01/19 **Verified**: 05/20

Closed: 05/20

Paid:

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

Payment Amount: \$223

Payment History Summary

(14 months)

0 0 0 0 30 60 90 120

Payment History

2020 Apr Mar Feb Jan

2019 Dec Nov Oct Sep Aug Jul Jun May Apr

FLEET CC

Industry: Banks
Loan Type: Credit Card
Loan Terms: Revolving

Status: Paid or paying as agreed **Notes**: Automated Account

Account Type: Joint account

Opened: 03/06 **Verified:** 01/15

Closed: Paid: Balance: N/A
Past Due: N/A
Credit Limit: \$5,500

Payment Amount: N/A

Mar

Payment History Summary

(36 months)

0 0 0 0 30 60 90 120

Payment History

2014 Dec Oct Nov Sep Feb Aug Jul Jun May Apr Mar Jan Dec 2013 Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Aug 2012 Apr Dec Nov Oct Sep Jul Jun May Mar Feb Jan























Inquiries

Date	Name	Kind of Business
12/19/2023	CAPITAL ONE	Banks

Public Records

Bankruptcies

Date Reported: 01/01/2015

Case #: 3X2X1X

Court Type: Federal District

Court Location: ROCKFORD, IL

Date Settled: 05/01/2015

Type: Chapter 7 bankruptcy

discharged

Attorney: ATTORNEY X

Account Type: Individual account

Plaintiff:

Kind of Business: Miscellaneous

Liability:

Asset Amount:

Member Code: 05060001

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TransUni

Criminal Report

REPORT SUMMARY

Linda Frade

Age 39

91 Boerum St Brooklyn, NY 11206

USA

0

Criminal Record

0

National Sex Offender

0

Most Wanted List

0

Potential OFAC Match

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

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