



Subscriber Name:
Subscriber Code/Market: R 4726958 12 01
Results Issued: 7/06/23 11:04 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT
Reference ID: 406A3D4A-1FCA-44A7-8E64-
SSN:
Name:
Current Address:

TRANSUNION CONSUMER CREDIT REPORT

WINTER , ZELNINO XX

Also Known As:

SSN: 666-12-5812
Date of Birth: 11/77

Phone:

In File Since: 7/94

Current Address:
760 W. SPROUL RD.
FANTASY ISLAND IL. 60750
Reported 10/19

Previous Address:
555 W. ADAMS ST.
CHICAGO IL. 60661
Reported 9/14

EMPLOYMENT

UAT INC

Position: UAT PRIMARY

Start:
End:

In File Since: 6/23
Effective: 2023-06-04

INC

Position: TESTER1

Start:
End:

In File Since: 6/23
Effective: 2023-06-04

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

OFAC NAME SCREEN

CLEAR

SCORING

Type

Score

Explanation

FICO SCORE 9

+543

038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED.
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN.
005 TOO MANY ACCOUNTS WITH BALANCES.
003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH.
Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.

COLLECTIONS

RECOVERY SYS (Y 98MC001)

Account # 19899

Account Rating 09B

Original Creditor: MEDICAL(MEDICAL_OR_
HEALTH_CARE)

Remarks: PLACED FOR
COLLECTION

Amount Placed: \$293

Opened: 8/21

Balance: \$293

Paid:

Past Due: \$293

Closed:

Last Payment:

Verified: 6/23

Account Type: OPEN

Responsibility: I

Update Method: LOCKED

Delinquency

Maximum:
Amount:
Date:

Payment Pattern
Start Date:

TRADES

MT W VLY MHP (R 060LA001)	Account # 88	Account Rating 009
Type: OPEN	Credit Limit:	Balance: \$1,849
Loan Type:	High Credit: \$1,849	Past Due: \$1,849
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum: Amount: Date:	Update Method: LOCKED Months 1-12:
PNC BANK (B 06613014)	Account # 65005002	Account Rating 102
Type: INSTALLMENT	Credit Limit:	Balance: \$8,677
Loan Type:	High Credit: \$9,005	Past Due:
Responsibility: I	Terms: 060M333	Last Payment:
Remarks:		Charge Off:
Late Payments (21 Months)	Delinquency	Payment Pattern
1 0 0 30 60 90	Maximum: Amount: Date:	Update Method: MANUAL Months 1-12: 21X11X111X11 Months 13-24: 111X11111
BK OF AMER (B 0860V001)	Account # 009985	Account Rating M01
Type: MORTGAGE	Credit Limit:	Balance: \$100
Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE	High Credit: \$104	Past Due: \$0
Responsibility: C	Terms: 168M967	Last Payment:
Remarks:		Charge Off:
Late Payments (47 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum: Amount: Date:	Update Method: MANUAL Months 1-12: 1111XXX11111 Months 13-24: 1111111X1111 Months 25-36: 111111X11111 Months 37-48: 11111111111
MELLON BK-E (B 0728P546)	Account # 69	Account Rating R01
Type: REVOLVING	Credit Limit: \$1,500	Balance: \$657
Loan Type:	High Credit: \$1,200	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks:		Charge Off:
Late Payments (48 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum: Amount: Date:	Update Method: MANUAL Months 1-12: 111111111111 Months 13-24: 111111111111 Months 25-36: 111111111111 Months 37-48: 111111111111
BK OF AMER (B 01597029)	Account # 567444	Account Rating R01
Type: REVOLVING	Credit Limit: \$2,500	Balance: \$0
Loan Type:	High Credit: \$1,005	Past Due:
Responsibility: I	Terms:	Last Payment:
Remarks:		Charge Off:
Late Payments (32 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum: Amount: Date:	Update Method: MANUAL Months 1-12: 111111111111 Months 13-24: 111111111111 Months 25-36: 11111111

TRADES

CRESTAR BANK (V 01066024)	Account #976771	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 1/15
Loan Type: STUDENT LOAN	High Credit: \$2,623	Past Due: \$0	Paid:
Responsibility: I	Terms: 064M51	Last Payment:	Closed: 3/22
Remarks: CLOSED		Charge Off:	Verified: 3/22
			Update Method: MANUAL
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: XXXXXXXXXXXX
(48 Months) 30 60 90	Amount:		Months 13-24: XX1111111111
	Date:		Months 25-36: 11111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/21/23	HSBC (BLO2382255 IND)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)