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TENANT SCREENING SERVICES

Background Screening Report

TenantReports.com llc
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Broomall, PA 19008

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Fax: 610-622-0100 / 855-244-2401

FILE NUMBER	100001	REPORT DATE	03-13-2015
REPORT TO	Your Company Name (5000)	ORDER DATE	03-13-2015 Super Agent
	123 Main St	TYPE	
	Toms River, NJ 08757		
	Phone: 732-555-1212		
	Fax: 732-555-1212		

Application Information

APPLICANT	CONSUMER JOHN	SSN	XXX-XX-1234	DOB	09-26-XXXX
ADDRESS(ES)	789 PINE STREET	CITY / STATE / ZIP	TOMS RIVER, NJ 08234		

Scores

666 - EXPERIAN/FAIR, ISAAC (VER. 2)	JOHN CONSUMER	XXX-XX-1234
658 - TRANSUNION/FICO CLASSIC (04)	JOHN CONSUMER	XXX-XX-1234
681 - EQUIFAX/FICO CLASSIC V5 FACTA	JOHN CONSUMER	XXX-XX-1234

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	2	\$0	\$0	\$0	0%	PROPOSED RENT	
INSTALLMENT	6	\$798	\$11162	\$0	1%	STATED MONTHLY INCOME	
OPEN	6	\$2337	\$2337	\$2337	0%	INCOME TO RENT RATIO	-
REVOLVING	76	\$779	\$3740	\$2129	0%	INCOME TO DEBT RATIO	-
OTHER	9	\$0	\$6095	\$6095	0%	INCOME TO DEBT INCL. RENT RATIO	-
	99	\$3914	\$23334	\$10561	3%		

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	CONSUMER, JOHN	XXX-XX-1234	-	
XP/TU/EF	CONSUMER, JOHN	MATCH	MATCH	
		MATCH		JOHN CONSUMER DOB: 09-26-XXXX
				JON CONSUMER DOB: N/A
				JOHNATHAN CONSUMER DOB: N/A

Address Comparison

	ADDRESS	REPORTED
APPLICANT	XP 2619 CHIPMUNK ST , TOMS RIVER, NJ 08757	03/13/15
APPLICANT	XP 2000 FREEHOLD RD , TOMS RIVER, NJ 08755	10-2014
APPLICANT	XP 201 MAPLE LN, LUCAYA CT , TOMS RIVER, NJ 08753	05-2013
APPLICANT	TU 1 SAINT CHRISTOPHER CT , TOMS RIVER, NJ 08757	11-2011
APPLICANT	TU 2619 CHIPMUNK ST , TOMS RIVER, NJ 08753	03-2013
APPLICANT	TU 2000 FREEHOLD RD , TOMS RIVER, NJ 08755	05-1992
APPLICANT	EF 2619 CHIPMUNK ST , TOMS RIVER, NJ 08753	03-2015

Employment Comparison											
	COMPANY		POSITION		REPORTED						
APPLICANT	XP	PINE VALLEY CC			04-2014						
APPLICANT	XP	CAPE MAY YMCA			12-2008						
APPLICANT	TU	BLUES YACHT CLUB		ADMIN ASSISTANT							
APPLICANT	TU	CUPCAKE CITY									
APPLICANT	EF	JOES PIZZA		ADMIN ASSISTANT							
Credit Bureau Report											
Credit History											
CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
NISSN INF LT	07/01/06	02/01/15 06-2009	\$15590	\$5581	\$0	--	--	--	AUTO 39 \$399	REPOESS TU	B
Remarks: INVOLUNTARY REPOSESSION/BALANCE OWNING; AUTO LEASE											
A-1 COLLECTI	05/01/09	06/01/13	\$2506	\$2506	\$2506	--	--	--	COLL \$0	COLLECTION TU	B
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL											
MIDLAND FUNDING	07/01/13 18	03/01/15	\$1375	\$1375	\$1375	0	0	0	OPEN 001 \$1375	COLLECTION XP	B
Remarks: FACTORING COMPANY; ORIGINAL CREDITOR: VERIZON NEW JERSEY INC.											
A-1 COLLECTIONS SVC	05/01/09 50	07/01/13 07-2013	\$816	\$0	\$0	0	0	0	COLL 001 \$0	PAID COLL XP/EF	B
Remarks: ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
SEARS/CBNA	12/01/00 99	07/01/10 01-2010	\$8400	\$1169	\$272	1	1	3	REV \$35	CHARGE OFF XP	B
Late Dates: 10/09-150+, 9/09-120, 8/09-90, 7/09-60, 6/09-30											
Remarks: PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED											
AMEX	04/01/03 1	11/01/08	\$2283	\$0	\$0	0	0	0	REV \$0	SETTLED XP	B
Remarks: ACCOUNT PAID IN FULL FOR LESS THAN THE FULL BALANCE											
CREDIT FIRST N A	09/01/14 6	03/01/15 03-2015	\$1600	\$238	\$0	0	0	0	REV \$29	AS AGREED XP	B
WE EFS	03/01/07 31	10/01/09 10-2009	\$5210	\$0	\$0	0	0	10	EDU 53 \$0	PD WAS 120+ TU	B
Late Dates: 9/09-120, 8/09-120, 7/09-120, 6/09-120, 5/09-120, 4/09-120, 3/09-120, 2/09-90, 1/09-90, 12/08-90											
CHASE CARD	01/01/07 31	09/01/09 08-2009	\$25706	\$0	\$0	1	1	4	OPEN \$0	PAID COLL EF	B
Late Dates: 6/09-120, 5/09-120, 4/09-120, 3/09-90, 2/09-60, 1/09-30											
Remarks: ACCOUNT PAID FOR LESS THAN FULL BALANCE											

Public Records

Court: OCEAN CTY SPEC CVL PT	Ref #: DC123456789	Status: SATISFIED
Action Type: JUDGMENT	File Date: 02/01/12	Amount: \$1201
Reported By: XP/TU/EF	Plaintiff: ASSET ACCEPTANCE LLC	Status Date: 05/01/14
Consumer: APPLICANT		
Court: OCEAN CTY SPEC CVL PT	Ref #: DC987654321	Status: SATISFIED
Action Type: JUDGMENT	File Date: 05/01/10	Amount: \$3322
Reported By: XP/EF	Plaintiff: AMERICAN TRADING	Status Date: 08/01/13
Consumer: APPLICANT	COMP	

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
BK OF AMER	ALL	03/09/15	XP		
CFNA	ALL	09/27/14	TU		
NCCINC/DOUGLAS VOLKSWA	ALL	04/19/14	XP/TU		
VW CREDIT INC	ALL	04/19/14	XP/TU/EF		
NTN/LCIJ,INC	ALL	02/23/14	TU		
TD BANK N.A.	ALL	09/06/13	XP		
KOHL'S/CAPONE	ALL	08/28/13	XP		

Repository Remarks

XP EXPERIAN MESSAGE: SSN MATCHES

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	03/13/15 08:30:44 AM	RECORD FOUND
APPLICANT	EXPERIAN	03/13/15 08:30:44 AM	RECORD FOUND
APPLICANT	TRANSUNION	03/13/15 08:30:45 AM	RECORD FOUND

Repository Remarks

XP EXPERIAN MESSAGE: SSN MATCHES

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	03/13/15 08:30:44 AM	RECORD FOUND
APPLICANT	EXPERIAN	03/13/15 08:30:44 AM	RECORD FOUND
APPLICANT	TRANSUNION	03/13/15 08:30:45 AM	RECORD FOUND

Repository Referral

Experian	TransUnion Consumer Relations	Equifax Credit Information Services
P.O. Box 2002	www.transunion.com/myoptions	P.O. Box 740241
Allen, TX 75013	2 Baldwin Place	Atlanta, GA
888-397-3742	P.O. Box 1000	800-685-1111
	Chester, PA 19022	
	800-888-4213	

Comments

*** End of Credit Report ***