



Detailed Credit Reports* Instantly Available 24/7 Online

Volume Discounts Available

- 1. Submission Data-** To start we need the applicant's name, date of birth, SSN and current residence.
- 2. Credit Score-** All Tenant Credit Reports from US Real Estate include credit scores at no additional fee. Scores range from 300 - 850 with a desirable score being higher than the average of 625.
- 3. Financial Summary-** This simple snap shot provides an overview of an applicant's credit summary, balances, credit utilization and income ratios as well as derogatory information if reported.
- 4. Personal Information Comparisons-** Shows any aliases or information variants as submitted to the requested bureau.
- 5. Address Comparison-** Verifies address information provided by the applicant with what the requested bureau has on file.
- 6. Employment Comparison-** Shows employment history as reported to the requested bureau.
- 7. Credit History-** Shows detailed account information including balances, payment terms, late payment dates, collections and account status as far as joint, open, closed, etc.
- 8. Public Records-** Reveals any judgements or bankruptcies as well as tax liens the applicant may have.
- 9. Prior Inquiries-** Recent history of credit inquiries on the applicant.
- 10. Repository Remarks-** Notes from the bureau on any discrepancies between what was submitted and what is on file.

Credit Report									
Application Information									
APPLICANT	SAMPLE, JONATHON	SSN	111-11-1111	01/02/1983					
ADDRESS(ES)	123 FANTASY ISLAND	CITY / STATE / ZIP	SPRINGFIELD, PA 19064						
Scores									
734 - TRANSUNION/FICO CLASSIC (98)		JONATHON Q. SAMPLE		111-11-1111					
Financial Summary									
#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	PROPOSED RENT				
MORTGAGE	3	\$1530	\$93945	\$0	11%	700			
INSTALLMENT	7	\$0	\$0	\$0	0%	5000			
OPEN	4	\$4172	\$83451	\$0	10%	7.14:1			
REVOLVING	21	\$25	\$580	\$0	0%	0.87:1			
OTHER	0	\$0	\$0	\$0	0%	0.77:1			
35	\$5727	\$177976	\$0	22%					
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	SAMPLE, JONATHON Q	SOC SEC	111-11-1111	DOB	01/02/83	AKA			
APPLICANT	SAMPLE, JONATHON Q	MATCH							
TU	SAMPLE, JONATHON Q	MATCH	JON SAMPLE JOHN SAMPLE DOB: 09/26/77						
Address Comparison									
ADDRESS	123 ELM STREET, SPRINGFIELD, PA 19064					REPORTED			
APPLICANT	TU	123 MAIN ST, PLYMOUTH- MA 02360	02/07/11 02/83- 09/05						
Employment Comparison									
COMPANY	TU	LOCKHEAD MARTIN	POSITION	LOGISTICS	REPORTED				
Credit Bureau Report									
Credit History									
CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE	TYPE	PRESENT STATUS	ECOA
AMEX	01/01/01	01/01/11	\$83451	\$83451	\$0	0 0 0	OPEN	AS B	
GMAC MORT.	08/01/05	12/01/10	\$13000	\$79599	\$0	0 0 0	MTG	AS B	
	48	12-2010	0				180 \$153 AGREED		
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE; COLLATERAL: FRD274474190 100086816050700123									
CITIZENS BNK	06/01/06	01/01/11	\$89000	\$14346	\$0	0 0 0	MTG	AS B	
	48	01-2011					\$0 AGREED		
Remarks: HOME EQUITY LOAN									
ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER									
Public Records									
NO PUBLIC RECORDS DEVELOPED									
Prior Inquiries									
CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA				
UCS	ALL	12/29/10	TU						
UCS	ALL	08/24/10	TU						
UCS	ALL	12/17/09	TU						
HSBC/RS	ALL	08/22/09	TU						
Repository Remarks									
NO REPOSITORY REMARKS DEVELOPED									
Submission Results									
APPLICANT	BUREAU	DATE	RESULT						
APPLICANT	TRANSUNION	02/07/11 10:52:14 AM	RECORD FOUND						
Repository Referral									
TransUnion Consumer Relations www.transunion.com/myoptions 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 800-888-4213									
Comments									
*** End of Credit Report ***									
Credit Bureau Report									

* Detailed Credit Reports Available to Clients who have Passed an On-site Office Inspection as Required by the Credit Bureaus