



Background Screening Report

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www.TenantReports.com
Po Box 450
Springfield, PA 19064

Phone: 610-622-0000 / 855-244-2400
Fax: 610-622-0100 / 855-244-2401

FILE NUMBER	100000	REPORT DATE	07-22-2014
REPORT TO	Your Company Name Here (5000) 123 Your Address Here Springfield, PA 19063 Phone: 610-555-5555 Fax: 610-555-5556	ORDER DATE	07-22-2014 Tim Requestor
		TYPE	

Application Information

APPLICANT	SAMPLE, JOHN	SSN	xxx-xx-1234	DOB	01-01-1976
ADDRESS(ES)	123 ANYWAY STREET	CITY / STATE / ZIP	OXON HILL, MD 20745		

[▶ Submission Results](#)
[▶ Source XML](#)
[▶ Reorder](#)

Scores

515 - EXPERIAN/FAIR, ISAAC (VER. 2)	JOHN SAMPLE	xxx-xx-1234
N/A - TRANSUNION/FICO CLASSIC (04)	JOHN SAMPLE	xxx-xx-1234
503 - EQUIFAX/FACTA BEACON 5.0	JOHN SAMPLE	xxx-xx-1234

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT
INSTALLMENT	1	\$495	\$1241	\$753	4%	STATED MONTHLY INCOME
OPEN	1	\$1257	\$1257	\$1257	4%	INCOME TO RENT RATIO
REVOLVING	3	\$61	\$1764	\$1017	6%	INCOME TO DEBT RATIO
OTHER	21	\$0	\$7864	\$7864	28%	INCOME TO DEBT INCL. RENT RATIO

26 \$1813 \$12126 \$10891 44%

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	SAMPLE, JOHN	xxx-xx-1234	01/01/1976	
XP/TU/EF	SAMPLE, JOHN	MATCH	01/01/76	JOHN SAMPLE DOB: 01/01/75
		MATCH		JOHNNY SAMPLE DOB: N/A
		MATCH		SAMPLE JOHN Q DOB: N/A
				JOHN Q SAMPLE
				SAMPLE, JOHN
				SAMPLE, JONATHAN
				SAMPLE, JOHN

DOB: 01/01/76
 JOHN Q. SAMPLE DOB: 01/01/76
 JOHNNY SAMPLE

SOCIAL SECURITY FRAUD SEARCH
 SAMPLE, JOHN

- XP ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE
- TU TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.
- EF ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

Address Comparison			
	ADDRESS		REPORTED
	123 ANYWAY STREET, OXON HILL, MD 20745		07/22/14
APPLICANT	XP 123 ANYWAY STREET, FORT WASHINGTON, MD 20744		01-2013
APPLICANT	XP 132 ANYWAY ROAD , CLINTON, MD 20735		10-2011
APPLICANT	XP 122 ANYTOWN ST , ALEXANDRIA, VA 22306		11-2000
APPLICANT	TU 123 ANYWAY ST , FORT WASHINGTON, MD 20744		12-2006
APPLICANT	TU 122 ANYWAY CT , WALDORF, MD 20603		03-2013
APPLICANT	TU 1223 ANYTOWN ST , CLINTON, MD 20735		
APPLICANT	EF 122 MANYWAY CT , WALDORF, MD 20603		03-2014
APPLICANT	EF 123 ANYWAY ST , CLINTON, MD 20735		06-2014
APPLICANT	EF 133 ANYTOWN ST , WALDORF, MD 20603		06-2014

Employment Comparison			
	COMPANY	POSITION	REPORTED
APPLICANT	XP STUDENT		05-2003
APPLICANT	XP STUDENT		06-1997
APPLICANT	EF MED STAT	PCT	
APPLICANT	EF HOSPITAL	TECHNICIAN	
APPLICANT	EF SHIPPING/RECEIVING		

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+			
N/A	10/01/08	09/01/09 06-2008	\$1697	\$1697	\$1697	--	--	--	COLL \$0	COLLECTION B EF	
Remarks: ORIGINAL CREDITOR: BRAINSTORM USA, ASSIGNED ON 10/08											
MIDLAND FUND	03/01/13	06/01/14	\$1257	\$1257	\$1257	--	--	--	COLL \$0	COLLECTION B TU	
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: VERIZON MARYLAND INC											
MIDLAND FUNDING	03/01/13 14	06/01/14 01-2011	\$1257	\$1257	\$1257	0	0	0	OPEN 001 \$1257	COLLECTION B XP/EF	
Remarks: FACTORING COMPANY; ORIGINAL CREDITOR: VERIZON MARYLAND INC.											

JKIII KOON	12/01/05 37	02/01/09 11-2007	\$16195	\$1241	\$753	1	1	14	AUTO \$495	DELINQ 120+ B EF
Late Dates: 2/09-120, 1/09-120, 12/08-120, 11/08-120, 10/08-120, 9/08-120, 8/08-120, 7/08-120, 6/08-120, 5/08-120, 4/08-120, 3/08-120, 2/08-120, 1/08-90, 12/07-60, 11/07-30										
Remarks: 180 DAYS OR MORE PAST DUE										
NCO FIN /99	08/01/12	02/01/14	\$783	\$783	\$783	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
NCO FIN/99	08/01/12 17	02/01/14 10-2011	\$783	\$783	\$783	0	0	0	COLL 001 \$0	COLLECTION B XP/EF
Remarks: ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										
KOHL'S/CAP1	12/01/12 08	08/01/13 02-2013	\$588	\$588	\$339	1	1	4	REV \$25	CHARGE OFF B EF
Late Dates: 7/13-120, 6/13-120, 5/13-120, 4/13-90, 3/13-60, 2/13-30										
Remarks: CHARGED OFF ACCOUNT; CHARGE										
KOHL'S/CAPONE	12/01/12 8	08/01/13	\$300	\$588	\$339	1	1	3	REV \$18	CHARGE OFF B XP
Late Dates: 7/13-150+, 6/13-120, 5/13-90, 4/13-60, 3/13-30										
Remarks: FIRST PAYMENT NEVER RECEIVED										
KOHL'S/CAPONE	12/01/12	08/01/13	\$300	\$588	\$339	--	--	--	REV \$18	CHARGE OFF B TU
Remarks: FIRST PAYMENT NEVER RECEIVED										
CBE GROUP	03/01/10 4	07/01/10	\$334	\$334	\$334	0	0	0	COLL 001 \$0	COLLECTION B XP
Remarks: ORIGINAL CREDITOR: DIRECTV										
CBE GROUP	03/01/10	07/01/10	\$334	\$334	\$334	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: 01 DIRECTV										
FIRST NATIONAL COLLECT	01/01/12	07/01/12 12-2009	\$334	\$334	\$334	--	--	--	COLL 001 \$0	COLLECTION B XP/EF
Remarks: ORIGINAL CREDITOR: DIRECTV, ASSIGNED ON 01/12										
FST NAT COLL	01/01/12	07/01/12	\$334	\$334	\$334	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: 11 DIRECTV										
PROFESS ACCT	11/01/12	10/01/13	\$300	\$300	\$300	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: DISTRICT OF COLUMBIA GOVT										
NATIONWIDE	02/01/14	05/01/14	\$212	\$221	\$221	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: 04 COUNTY OF FAIRFAX PERSONAL PRO										

NATIONWIDE CREDIT CORP	02/01/14 2	05/01/14	\$212	\$221	\$221	0	0	0	COLL 001 \$0	COLLECTION B XP
Remarks: ORIGINAL CREDITOR: COUNTY OF FAIRFAX PERSONAL PRO										
NATIONWIDE	02/01/14	04/01/14	\$193	\$194	\$194	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: 04 COUNTY OF FAIRFAX PERSONAL PRO										
NATIONWIDE CREDIT CORP	02/01/14 1	04/01/14	\$193	\$194	\$194	0	0	0	COLL 001 \$0	COLLECTION B XP
Remarks: ORIGINAL CREDITOR: COUNTY OF FAIRFAX PERSONAL PRO										
NATIONWIDE	02/01/14	04/01/14	\$177	\$190	\$190	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: 04 COUNTY OF FAIRFAX PERSONAL PRO										
NATIONWIDE CREDIT CORP	02/01/14 1	04/01/14	\$177	\$190	\$190	0	0	0	COLL 001 \$0	COLLECTION B XP
Remarks: ORIGINAL CREDITOR: COUNTY OF FAIRFAX PERSONAL PRO										
E PARTNER NE	08/01/11	09/01/11	\$124	\$124	\$124	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: WORLDS GYM WALDORF										
UNITED CONSUMERS	09/01/11 1	11/01/11 04-2011	\$111	\$111	\$111	0	0	0	COLL 001 \$0	COLLECTION B XP/EF
Remarks: ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										
UNTD CONSUME	09/01/11	11/01/11	\$111	\$111	\$111	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
CYBRCOLLECT	06/01/09	12/01/12	\$76	\$76	\$76	--	--	--	COLL \$0	COLLECTION B TU
Remarks: PLACED FOR COLLECTION; ORIGINAL CREDITOR: 01 ECO ORANGE										
PAYLIANCE	06/01/09	11/01/12 06-2009	\$76	\$76	\$76	--	--	--	COLL 001 \$0	COLLECTION B XP/EF
Remarks: RETURNED CHECK; ORIGINAL CREDITOR: ECO ORANGE, ASSIGNED ON 06/09										
N/A	11/01/10	12/01/12 08-2010	\$693	\$0	\$0	--	--	--	COLL \$0	PAID COLL B EF
Remarks: ORIGINAL CREDITOR: SO MD ELEC CO O, ASSIGNED ON 11/10										

ECO KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

Court: CHARLES DISTRICT COURT

Ref #: 8675309

Status: NOT
SATISFIED

Action Type: JUDGMENT

File Date: 01/01/11

Amount: \$33818

Reported By: XP/TU

Plaintiff: JOHN SAMPLE

Status Date:
01/01/11

Consumer: APPLICANT

Court: US BKPT CT GREENBELT	Ref #: 8675309	Status: DISCHARGED
Action Type: CHAPTER 13 BANKRUPTCY	File Date: 11/01/07	Amount: \$0
Reported By: XP/EF	Plaintiff:	Status Date: 02/01/09
Consumer: APPLICANT	Remarks: -DSP-02/09	

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CBNA	ALL	07/10/14	XP		
CREDCO/NTNSTR	ALL	02/02/14	XP/TU/EF		
VERIZONWIR	ALL	12/15/13	EF		
SYNCB/JCP	ALL	10/05/13	TU		
UNITED ONE RESOURCES I	ALL	08/12/13	XP/TU/EF		
DISCOVER	ALL	05/06/13	EF		
SYNCB/JCP	ALL	03/23/13	TU		
TARGET NB	ALL	01/30/13	EF		
KOHL'S/CAP1	ALL	12/24/12	EF		
KOHL'S/CAPONE	ALL	12/23/12	XP		
KOHL'S/CAP1	ALL	12/21/12	EF		
KOHL'S/CAP1	ALL	12/17/12	EF		
KOHL'S/CAPONE	ALL	12/16/12	XP		
TRANS UNION	ALL	11/14/12	TU		
TRANS UNION	ALL	11/13/12	TU		

Repository Remarks

XP EXPERIAN MESSAGE: SSN MATCHES

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	07/22/14 09:33:45 AM	RECORD FOUND
APPLICANT	EXPERIAN	07/22/14 09:33:45 AM	RECORD FOUND
APPLICANT	TRANSUNION	07/22/14 09:33:45 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 ***