

Order Date: 07/01/2013

Investigation: **Tenant Screening Standard**

Prepared for: Johnathan Consumer
John Smith

IDENTIFYING INFORMATION	REPORT SUMMARY																			
<p>Name: John Smith Social Security Number: XXX-XX-0000 Date of Birth: 02/02/1969 Address: 253 Ocean Ave Fort Lauderdale, FL 33334</p>	<p>Status: Complete Complete Date: 07/01/2013</p> <table border="1"> <thead> <tr> <th>SEARCH TYPE</th> <th>RESULTS</th> <th>DETAILS</th> </tr> </thead> <tbody> <tr> <td>Nationwide Criminal Results</td> <td>Review</td> <td style="background-color: yellow;">Records: 1</td> </tr> <tr> <td>Credit Decision Report</td> <td>Complete</td> <td>Credit Score: 627</td> </tr> </tbody> </table> <ul style="list-style-type: none"> The social security number was Not Verified <table border="1"> <tbody> <tr> <td>Public Records: 1</td> <td>Collections: 2</td> </tr> <tr> <td>Charge off Accounts: 0</td> <td>Credit Inquiries: 2</td> </tr> <tr> <td>Bankruptcies: 0</td> <td>Other Derogatory: 0</td> </tr> <tr> <td>30 Days Late: 0</td> <td>60 Days Late: 0</td> </tr> <tr> <td>90 Days Late: 0</td> <td></td> </tr> </tbody> </table>	SEARCH TYPE	RESULTS	DETAILS	Nationwide Criminal Results	Review	Records: 1	Credit Decision Report	Complete	Credit Score: 627	Public Records: 1	Collections: 2	Charge off Accounts: 0	Credit Inquiries: 2	Bankruptcies: 0	Other Derogatory: 0	30 Days Late: 0	60 Days Late: 0	90 Days Late: 0	
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Credit Report with Score Results - COMPLETE

Last update: 07/01/2013

CREDIT SCORE ANALYSIS

627

A credit score of **627** equates to a rating of **C+**. According to accepted industry standards over the next 2 years there will be a **Delinquency Rate of 31%**.

PAST DUE HISTORY

There is a total of **\$325.00** past due.

Account Type	Balance	Past Due	Past Due %
Open	\$1,989.00	\$175.00	8.80%
Other	\$150.00	\$150.00	100.00%
Home	\$0.00	\$0.00	0.00%
Vehicle	\$16,923.00	\$0.00	0.00%
Student Loans	\$0.00	\$0.00	0.00%
Installment Other	\$0.00	\$0.00	0.00%
Credit Cards	\$3,960.00	\$0.00	0.00%

SUMMARY COUNT AND CREDIT RATIOS

There is a debt to **high credit ratio of 82%**. This is a potential at risk ratio.

There is a **Secured Debt of \$16,923.00**. Secured debt consists of Mortgage, Auto, and other Installment accounts.

There is an **Unsecured Debt of \$6,099.00**. Unsecured debt consists of Credit Cards, most Student Loans, and other Revolving Balance Account debt that is not collateralized by a lien on specific assets.

ACCOUNT SUMMARY					
Account Type	Total Accounts	Current Balance	High Credit	Debt to High Credit Ratio	
HOME	0	\$0.00	\$0.00	N/A	
VEHICLE	1	\$16,923.00	\$19,068.00	88.75%	
STUDENT LOANS	0	\$0.00	\$0.00	N/A	
OTHER INSTALLMENT	0	\$0.00	\$0.00	N/A	
CREDIT CARDS	6	\$3,960.00	\$6,200.00	63.87%	
OPEN	2	\$1,989.00	\$2,848.00	69.83%	
OTHER	2	\$150.00	\$150.00	100.00%	

TRADE LINES													
CREDITOR	OPEN DATE	CREDITOR ID	AMOUNT	LOAN TYPE	CREDIT LIMIT	HIGH CREDIT	BALANCE AMOUNT	AMOUNT PAST DUE	30 DAYS LATE	60 DAYS LATE	90 DAYS LATE	STATUS DATE	STATUS
PNC BANK	07/10/2002	000000	\$0.00	US	4894	0	0	0				09/23/02	Closed
DISCOVER FIN	07/12/1998	000000		CC		0	0	0	0	0	0	03/17/10	Active
FRD MOTOR CR	01/10/10	000000	\$454.00	AU	27280	25916		0	0	0	0	05/18/10	Active
PROVD BNCP	04/16/09	000000		CC		0	0	0	0	0	0	02/09/10	Closed
DISCOVER FIN	07/16/1998	000000	\$10.00	CC	1349	1349		0	0	0	0	05/16/10	Active

COLLECTIONS										
CREDITORS NAME	CUSTOMER #	COLLECTION AGENCY	DATE VERIFIED	DATE OPENED	DATE CLOSED	DATE PAID OUT	DATE REPORTED	CURRENT BALANCE	HIGH CREDIT	PAST DUE
MEDICAL	000000	NCO-MEDCLR	1/1/2010	5/1/2010			5/1/2010	\$555.00	\$555.00	
MEDICAL	11111111	NCO-MEDCLR	7/17/2010	7/1/2010			7/1/2010	\$222.00	\$222.00	
TARGET NATIONAL BANK	222222	ASSET ACCEPT	5/5/2010	7/8/2007			7/8/2007	\$500.00	\$300.00	

PUBLIC RECORDS									
COURT NAME	FILE DATE	PLAINTIFF	AMOUNT	ACT. TYPE	IND. CODE	DOCKET #	STATUS DATE	STATUS	
	//			HL	Z	2222121	04/07/2010	Reported	

INQUIRIES	
SUBSCRIBER NAME	INQUIRY DATE
PRIMARY SVC	9/22/2009
CAP ONE	4/2/2009

Nationwide Criminal Database Results - REVIEW

Last update: 07/01/2013

OFFENDER	SUMMARY
Full Name: SMITH, JOHN Address: NW 27TH AVE APT 110 MIAMI GARDENS Alias: SMITH, K JOHN Comments: Race: CAUCASIAN Height: 6 FT. 1 Weight: 210 Sex: M	Jurisdiction: FL Sex Offender Offenses: 1
OFFENSES	

Offense 1:

Offense Description: Registered Sex Offender

Case filing Date: 12/14/2000

Disposition: Registered

Disposition Date: 12/15/2000

Comments: RAPE - SECOND DEGREE

Jurisdictions Searched: [Click here](#) for full List

Please note: The information in this report is derived from records in accordance with the Fair Credit Reporting Act (FCRA, U.S.C. Â§ 1681). This information may only be used to verify statements made by an individual for employment purposes or in connection with other legitimate business needs. The depth of information available varies. Although every effort has been made to insure accuracy or completeness, final verification of an individual's identity and proper uses of report contents are the user's responsibility.