



Background Screening Report

AAA Credit Screening Services
 17041 El Camino Real Suite 102
 Houston, TX 77058
 Phone: 281-282-0447
 Fax: 281-286-7128

FILE NUMBER 1002
 REPORT TO AAA CSS Tenant Test Account (123)
 123 Easy ST
 Houston, TX 77058
 Phone: -
 Fax: -

REPORT DATE 05-27-2016
 ORDER DATE 05-23-2016 Client User
 TYPE FTS - TU - LL POST 2008

Application Information

APPLICANT MESS, HANK SSN 333-22-1111 DOB 10-30-1990
 ADDRESS(ES) 1 MAIN STREET CITY / STATE / ZIP LEAGUE CITY, TX 77573

Credit

Credit Summary

TOTAL TRADELINES	27	30 DAYS LATE	9
CURRENTLY SATISFACTORY	13	60 DAYS LATE	5
CURRENTLY DELINQUENT	1	90 DAYS LATE	3
PREVIOUSLY DELINQUENT	10	NEWEST TRADE	11/01/15
COLLECTION/CHR OFFS	0/3	OLDEST TRADE	03/01/00
PUBLIC RECORDS	1	INQUIRIES	19

Financial Summary

	#	PAYMENT	TTL PAST DUE	UTILIZATION	
MORTGAGE	3	\$1092	\$164834	\$0	28% PROPOSED RENT
INSTALLMENT	12	\$785	\$34093	\$0	5% STATED MONTHLY INCOME
OPEN	0	\$0	\$0	\$0	0% INCOME TO RENT RATIO -
REVOLVING	12	\$150	\$3132	\$247	0% INCOME TO DEBT RATIO -
OTHER	0	\$0	\$0	\$0	0% INCOME TO DEBT INCL. RENT RATIO -
	27	\$2027	\$202059	\$247	34%

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	MESS, HANK	333-22-1111	10/30/1990	
TU	MESS, HANK	333-22-1111	01/09/54	HANK MESS
		333-22-1111		MESS, HANK, D
				DOB: 01/09/54

SOCIAL SECURITY FRAUD SEARCH
 MESS, HANK
 TU AVAILABLE AND CLEAR

Address Comparison

	ADDRESS	REPORTED
	8315 BUNKER HILL RD IBERIA, MO 65486	04/25/16
APPLICANT	TU 8315 BUNKER HILL RD , IBERIA, MO 65486	201412
APPLICANT	TU 8351 BUNKER HILL RD , IBERIA, MO 65486	201409
APPLICANT	TU 20200 3RD CT 1, IBERIA, MO 65486	

Employment Comparison

COMPANY	POSITION	REPORTED
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APPLICANT TU VCTR CNMAS
 APPLICANT TU VICTORIAN CINEMAS MANAGER

Credit Bureau Report

Scores

528 - TRANSUNION/FICO CLASSIC (98) HANK MESS 333-22-1111
 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
 - LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
 - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

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+			
COUNTRYWIDE ACCT000040	04/01/15 09	03/01/16	\$166300 \$164834	\$0	0	0	0	MTG 360 \$1092	AS AGREED TU	B
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE										
WFFINACCP ACCT000038	11/01/14 16	03/01/16	\$37133 \$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30 TU	B
Late Dates: 2/16-30										
WF FIN BANK ACCT000041	07/01/15 08	04/01/16 201511	\$500 \$796	\$247	1	1	2	REV MIN \$47	DELINQ 120+ TU	B
Late Dates: 4/16-120, 3/16-90, 2/16-60, 1/16-30										
Remarks: CLOSED										
GEMB/JCP ACCT000039	01/01/15 14	03/01/16 201603	\$1000 \$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30 TU	B
Late Dates: 8/15-30										
FASHION BUG ACCT000025	07/01/05 48	04/01/16 201604	\$1200 \$730	\$0	2	0	0	REV MIN \$37	CUR WAS 30 TU	B
Late Dates: 5/13-30, 6/12-30										
GOLD N/GEMB ACCT000042	11/01/15 04	04/01/16 201603	\$500 \$488	\$0	0	0	0	REV MIN \$14	AS AGREED TU	J
CAPITAL 1 BK ACCT000033	08/01/11 43	04/01/16 201604	\$1227 \$363	\$0	3	1	1	REV MIN \$15	CUR WAS 90 TU	B
Late Dates: 11/13-90, 10/13-60, 9/13-30, 5/13-30, 3/13-30										
AFSCI ACCT000017	01/01/03	09/01/04 200409	\$799 \$0	\$0	--	--	--	INST 24 \$0	AS AGREED TU	B
Remarks: CLOSED										
AFSCI ACCT000013	11/01/02	10/01/03 200308	\$363 \$0	\$0	--	--	--	INST 12 \$0	AS AGREED TU	B
Remarks: CONDITIONAL SALES CONTRACT										
AMER GEN FIN ACCT000024	11/01/04	11/01/13 201001	\$0 \$0	\$0	--	--	--	INST 48 \$0	PAID CHGOFF TU	J
Remarks: CONTACT SUBSCRIBER; SECURED BY HOUSEHOLD GOODS AND COLLATERAL										
AMERICREDIT	09/01/10	11/01/11	\$18324 \$0	\$0	3	1	0	AUTO	PD WAS 60	B

ACCT000029	14	201111							73 \$0	TU	
	Late Dates: 5/11-30, 12/10-30, 11/10-30, 10/10-60										
	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER										
AVCO FINANCE ACCT000020	07/01/03	11/01/04 200410	\$2548	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	B
	Remarks: REFINANCED; SECURED BY HOUSEHOLD GOODS										
AVCO FINANCE ACCT000012	10/01/02	07/01/03	\$2025	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	B
	Remarks: REFINANCED; SECURED										
CAPITAL 1 BK ACCT000030	12/01/10 43	07/01/14 201407	\$636	\$0	\$0	4	3	0	REV \$0	PD WAS 60 TU	B
	Late Dates: 10/13-60, 9/13-30, 4/13-30, 3/13-60, 2/13-30, 8/12-60, 7/12-30										
	Remarks: ACCOUNT CLOSED BY CREDIT GRANTOR										
COUNTRYWIDE ACCT000008	10/01/01 10	05/01/10	\$117243	\$0	\$0	0	0	0	MTG 360 \$0	FORECLOS TU	J
	Late Dates: LAST LATE DATE 05/10										
	Remarks: FORECLOSURE, COLLATERAL SOLD; FHA REAL ESTATE MORTGAGE										
COUNTRYWIDE ACCT000037	08/01/14 06	04/01/15	\$157000	\$0	\$0	0	0	0	MTG 360 \$0	AS AGREED TU	B
	Remarks: ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE MORTGAGE										
FRIEDMANS ACCT000028	08/01/10 28	12/01/12 201211	\$457	\$0	\$0	1	0	0	INST 9 \$0	PD WAS 30 TU	B
	Late Dates: 7/12-30										
	Remarks: ACCOUNT CLOSED BY CONSUMER										
HSBC NV ACCT000031	06/01/11	02/01/16 201506	\$600	\$0	\$0	--	--	--	REV \$0	CHARGE OFF TU	B
	Remarks: PURCHASED BY ANOTHER LENDER										
HSBC NV ACCT000016	12/01/02	10/01/13 200607	\$3500	\$0	\$0	--	--	--	REV \$0	PAID CHGOFF TU	J
	Remarks: ACCOUNT CLOSED BY CONSUMER										
LANE BRYANT ACCT000005	03/01/00 23	06/01/11	\$700	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
ROADLOANS ACCT000036	05/01/12 33	11/01/14 201411	\$24477	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
	Remarks: CLOSED										
SEC PAC FIN ACCT000009	12/01/01	01/01/04 200312	\$2342	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	J
	Remarks: CLOSED; NOTE LOAN										
TRIAD FINANC ACCT000034	10/01/11 07	05/01/12 201205	\$24860	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
	Remarks: CLOSED										
WACHOV/FTU ACCT000019	03/01/03	11/01/04 200408	\$12960	\$0	\$0	--	--	--	AUTO \$0	AS AGREED TU	J
	Remarks: CLOSED; COLLATERAL: 93 MAZDA MX6										
WASHMTL/PROV ACCT000035	11/01/11 48	11/01/15 201511	\$1000	\$0	\$0	3	4	11	REV \$0	DELINQ 120+ TU	B
	Late Dates: 11/15-120, 10/15-120, 9/15-90, 8/15-60, 7/15-30, 11/13-60, 10/13-30, 5/13-120, 4/13-120, 3/13-120, 2/13-120, 1/13-90, 12/12-90, 11/12-90, 10/12-90, 9/12-60, 8/12-60, 7/12-30										
	Remarks: ACCOUNT CLOSED BY CONSUMER										
WFNNB/DRSBRN ACCT000011	04/01/02	04/01/10 200404	\$500	\$0	\$0	--	--	--	REV \$0	AS AGREED TU	B
FST USA BK B ACCT000018	02/01/03	10/01/12 200607	\$2500	\$0	\$0	--	--	--	REV \$0	BANKRUPTCY TU	B
	Remarks: CHAPTER 7 BANKRUPTCY										

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

Public Records

Court: ROCKVILLE FE	Ref #: P000001	Status: DISCHARGED
Action Type: CHAPTER 7 BANKRUPTCY	File Date: 11/01/15	Amount: \$0
Reported By: TU	Plaintiff:	Status Date: 12/01/15
Consumer: APPLICANT		

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
RELSCREDIT	ALL	03/14/16	TU		
ATLANTIC CRE	ALL	02/24/16	TU		
CREDIT RSRCH	ALL	02/03/16	TU		
CNTRWD CMD	ALL	01/07/16	TU		
EQUITY ONE	ALL	12/01/15	TU		
RELSCREDIT	ALL	08/05/15	TU		
FAC	ALL	07/27/15	TU		
WFF	ALL	07/09/15	TU		
WFF	ALL	07/01/15	TU		
CNTRWD CMD	ALL	06/29/15	TU		
FAC	ALL	06/23/15	TU		
CNTRYWD FSL	ALL	03/09/15	TU		
EXCEL	ALL	11/17/14	TU		
CITI AUTO	ALL	11/11/14	TU		
AMERICREDIT	ALL	11/11/14	TU		
WFF	ALL	11/11/14	TU		
LANDSAFE CRT	ALL	08/11/14	TU		
LANDSAFE CRT	ALL	07/03/14	TU		
LANDSAFE CRT	ALL	05/28/14	TU		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
AMER GEN FIN	F 0654NBW3	PO BOX 635, LANHAM, MD 20703	301-7314433
AMERICREDIT	F 00027016	801 CHERRY ST SUITE 3900, FT WORTH, TX 76102	800-2842271
ARCADIA FIN	F 00008770	5457 TWIN KNOLLS SUITE 021, COLUMBIA, MD 21045	410-7722000
ASSOCIATES FINCL SERVICE	F 015BL5JH	10541 GREENBELT RD, LANHAM, MD 20703	301-262-2030
AVCO FINANCE	F 0321E759	9418 ANNAPOLIS RD, LANHAM, MD 20703	301-7314433
CAPITAL 1 BK	B 01DTV001	11013 W BROAD ST, GLEN ALLEN VA 23060	
COUNTRYWIDE	Q 0427S002	400 COUNTRYWIDE WY SV416, SIMI VALLEY, CA 93065	805-5205100
CREDIT RSRCH	Z 00200078	1 CLYDE RD., SOMERSET, NJ 08873	
FASHION BUG	C 09632003	PO BOX 84073, COLUMBUS, GA 31908	
FRIEDMANS JEWELERS	J 01VB8001	4 STATE ST, SAVANNAH, GA 31401	
FST USA BK	B 07519152	3 CHRISTIANA 201 N WALNUT, WILMINGTON, DE 19801	
HOUSEHOLD BANK	B 07991187	POB 98706, LAS VEGAS, NV 89193	
LANDSAFE CRT	Z 07183223	155 N LAKE AVE MS 3-162, PASADENA, CA 91101	
LANE BRYANT MAILORDER	C 0131P008	4590 E BROAD ST, COLUMBUS, OH 43213	800-8889265
ROCKVILLE FE	Z 04887371	6500 CHERRYWOOD, GREENBELT, MD 20770	301-3448018
SEC PAC FIN	F 04071924	6525 BELCREST RD, HYATTSVILLE MD 20782	(301) 864-6435
TRIAD FINANCIAL CORP	F 01NNX001	7711 CENTER AV SUITE 250, HUNTINGTON BEA, CA 92647	800-8986076
WACHOVIA BANK NA IL VA/F	B 0362N346	P.O. BOX 13327, ROANOKE, VA 24040	800-8290192
WELLS FARGO FINANCIAL AC	F 0627244B	1 INTERNATIONAL PL SUITE 300, PHILADELPHIA, PA 19113	800-3577501
		1200 NORTHWEST AVE, SIOUX FALLS, SD	

WELLS FARGO FINANCIAL BA B 08710005 57104 605-3363933

WFFINACCPT F 01270410 3201 N FOURTH AVE, SIOUX FALLS, SD 57104 605-3363933

WFNNB/DRSBRN C 01NZ8006 4653 W MAIN ST, COLUMBUS, OH 43251 800-2620180

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/16 09:18:38 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 ***

Investigative

State Criminal Records Search

RESULTS	Pending		
NAME SEARCHED	MESS, HANK	SEARCH DATE	05-23-2016 3:24 PM MDT
DOB SEARCHED	10-30-1990	SEARCH SCOPE	7 years
JURISDICTION	TEXAS		

WARNING: Search Pending.

Verification

Residence Verification

RESPONSE RECEIVED	Pending		
NAME	MESS, HANK	SEARCH DATE	05-23-2016 3:24 PM MDT
LANDLORD NAME	ANNIE SMITH	VERIFIED BY/HOW	
STREET ADDRESS	1 MAIN STREET	VERIFIER TITLE	
CITY, STATE ZIP	LEAGUE CITY, TX 77573	LEASE EXP DATE	
PHONE	8882820447	PROPER NOTICE	
FAX		MOVE IN DATE	
E-MAIL		MOVE OUT DATE	

	PAYMENT HISTORY
MONTHLY AMOUNT	NSF CHECKS
PAYS AS AGREED	BALANCE OWING
LATE PAYMENTS	LEGAL NOTICES

COMMENTS

WARNING: Search Pending.

Employment Verification

RESPONSE RECEIVED	Pending		
NAME	MESS, HANK	SEARCH DATE	05-23-2016 3:24 PM MDT
EMPLOYER NAME	CONARTIST BODY REPAIR	HOW VERIFIED	
SUPERVISOR	BIG EDDIE	DATE VERIFIED	

EMPLOYER STREET
 EMPLOYER CITY CAMDEN
 EMPLOYER STATE NJ
 EMPLOYER ZIP 08108
 EMPLOYER PHONE 655-CON-FIXIT
 EMPLOYER FAX
 EMPLOYER E-MAIL

VERIFIED
 VERIFIER TITLE

EMPLOYER TYPE	SUBJECT-PROVIDED INFORMATION	EMPLOYER-PROVIDED INFORMATION
POSITION	Current AUTO TECH	Previous
HIRE DATE		
END DATE	Current	
WAGE/SALARY	100,000/Annually	
TYPE/STATUS	Other	
REASON FOR LEAVING		

QUESTIONS

Please explain his/her job requirements and nature of his/her duties?

Hank performs some, er, special duties for Big Eddie too sensitive to discuss really.

Do you recommend him/her for employment?

Yeah sure, if you need someone to strong arm the situation, heh heh.

In your opinion, has he/she even shown a propensity for violence?

Well yeah, that's why Big Eddie hired Hank, you know?

How long have you know him/her?

Well Hank is just this guy, ya know? About six months I guess.

Is he/she eligible for re-hire?

Oh I don't know, sure, supposing he's out of the clink!

WARNING: Search Pending.

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

***** End Of Report *****
