



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 3138 REPORT DATE 07-19-2016
 REPORT TO AAA CSS Tenant Test Account (123) ORDER DATE 07-19-2016 Client User
 123 Easy ST TYPE TENANT STANDARD PACK
 Houston, TX 77058
 Phone: -
 Fax: -

A

Application Information

APPLICANT CLEAN, JOE SSN 111-22-3333 DOB -
 ADDRESS(ES) 123 MAIN ST CITY / STATE / ZIP SCHENECTADY, NY 12345

B

Credit

C

Scores

741 - TRANSUNION/FICO CLASSIC (98) JOSEPH KLEEN 111-22-3333
 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)
 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 012)
 - TOO MANY INQUIRIES LAST 12 MONTHS (CODE 008)
 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 030)
 - INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

D

Credit Summary

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	04/01/13
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	07/01/08
PUBLIC RECORDS	0	INQUIRIES	4

E

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT
INSTALLMENT	3	\$533	\$28626	\$0	31%	STATED MONTHLY INCOME
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO -
REVOLVING	11	\$6	\$6	\$0	0%	INCOME TO DEBT RATIO -
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO -
		<hr/>				
	14	\$539	\$28632	\$0	31%	

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.

F

Variations

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	CLEAN, JOE	111-22-3333		
TU	KLEEN, JOSEPH B	111-22-3333	05/27/80	JOSEPH B KLEEN
		111-22-3333		KLEEN, JOEY, B
				DOB: 05/27/80

Address Comparison

ADDRESS	REPORTED
220 LOCUST AVENUE IBERIA, MO 65486	04/25/13

APPLICANT TU 220 LOCUST AV , IBERIA, MO 65486 201301
 APPLICANT TU 7144 S JAMACHA RD , IBERIA, MO 65486 201212

Employment Comparison

APPLICANT	COMPANY	POSITION	REPORTED
TU	FLETCHER MOTORCARS	CAR SALES	

G

Credit Bureau Report

Credit History

H

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+			
USAA FED SVG ACCT000006	07/01/12 08	03/01/13 201303	\$31206 \$28626	\$0	0	0	0	AUTO \$533	AS AGREED TU	B
Remarks: COLLATERAL: 2005 TOYOTA 4RUNNER										
CHASE ACCT000002	09/01/12 05	03/01/13 201301	\$4000 \$6	\$0	0	0	0	REV MIN \$6	AS AGREED TU	B
ASSOC/CITI ACCT000009	07/01/08 48	03/01/13 201303	\$1800 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
BEALLS ACCT000011	11/01/12 01	11/01/12 201211	\$1000 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
CATO ACCT000014	04/01/09 28	10/01/11 200908	\$200 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: CLOSED										
CITI ACCT000004	04/01/13	04/01/13	\$2300 \$0	\$0	--	--	--	REV \$0	AS AGREED TU	B
DISCOVER FIN ACCT000003	05/01/10 34	04/01/13	\$7500 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: ACCOUNT CLOSED BY CONSUMER										
GEMB/JCP ACCT000007	01/01/10 38	04/01/13 201109	\$500 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
GEMB/OLDNAVY ACCT000008	02/01/12 14	04/01/13 201209	\$1200 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
HSBC/MCRAES ACCT000010	07/01/09 33	02/01/13 201212	\$900 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
MBNA AMERICA ACCT000001	04/01/13	04/01/13	\$7500 \$0	\$0	--	--	--	REV \$0	AS AGREED TU	B
NBGL-MCRAES ACCT000013	07/01/09 09	05/01/10 201002	\$900 \$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: PURCHASED BY ANOTHER LENDER										
TOYOTA MTR ACCT000012	07/01/12 01	08/01/12 201208	\$30973 \$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
Remarks: CLOSED										
VERIZON SW ACCT000005	09/01/12	03/01/13 201303	\$0 \$0	\$0	--	--	--	INST \$0	AS AGREED TU	B
Remarks: UTILITY COMPANY										

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

I

Public Records

NO PUBLIC RECORDS DEVELOPED

J

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CHASE CREDIT	ALL	04/20/13	TU		
CITI	ALL	03/15/13	TU		

FIRST USA NA	ALL	09/22/12	TU
CARLOCK TOYO	ALL	07/05/12	TU

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOOD, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600
USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 08:59:17 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 ***

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 ***

TRANS UNION EXAMPLE REPORT ITEM DESCRIPTIONS

A) APPLICANT INFORMATION

AAACSS INPUT

- SUBJECT NAME
- PHONE NUMBER (IF AVAILABLE)
- SOCIAL SECURITY NUMBER
- AGE/DATE OF BIRTH
- CURRENT ADDRESS

B) CREDIT

TRANSUNION OUTPUT

C) SCORES

**SEE CREDIT SCORE EXPLANATION*

D) CREDIT SUMMARY

QUICK OVERVIEW OF ACCOUNTS

REFLECTED IN CREDIT REPORT

E) FINANCIAL SUMMARY

QUICK OVERVIEW OF DEBT REFLECTED IN

CREDIT REPORT

F) VARIATIONS

COMPARISON OF INPUT AND OUTPUT

INFORMATION

- PERSONAL INFORMATION
- ADDRESS
- EMPLOYMENT

G) CREDIT BUREAU REPORT

INFORMATION TRANSUNION HAS ON FILE

FOR SUBJECT'S CREDIT

H) CREDIT HISTORY

DETAILED ACCOUNT INFORMATION

H CONTINUED:

- ECOA: EQUAL CREDIT OPPORTUNITY ACT (TYPE OF ACCOUNT)

I) PUBLIC RECORDS

BANKRUPTCIES/JUDGEMENTS/TAX LIENS (IF APPLICABLE)

**SEE PUBLIC RECORDS EXPLANATION SHEET*

J) PRIOR INQUIRIES

MEMBER INQUIRY HISTORY

K) CREDITORS

NAME/CODE/ADDRESS/PHONE NUMBER

(IF AVAILABLE) FOR CREDITORS

REFLECTED IN CREDIT HISTORY

L) REPOSITORY REFERRAL

CREDIT BUREAU PHONE NUMBER &

ADDRESS

M) COMMENTS

REPORT COMMENTS INPUT BY AAACSS

OR TRANS UNION (IF APPLICABLE)

PUBLIC RECORD INFORMATION

Public Record Information indicates legal action has been taken which may effect the consumer's credit worthiness.

JUDGEMENT (JUDG) - In extreme collection situations, creditors will bring a lawsuit against a delinquent customer. If the court agrees with the claim, a judgement is granted. A judgement is reported for 7 years.

DATE FILED, JUDG, COURT NUMBER, AMOUNT, DEFENDANT, CASE NUMBER, PLAINTIFF, DATE VERIFIED, STATUS

SATISFIED JUDGEMENT (ST JD) - When the consumer pays the judgement they receive a document called "Satisfaction of Judgement" from the plaintiff. This document should be filed with the court to indicate the debt is "Satisfied". A "Satisfied" Judgement is reported for 7 years from the original judgement date.

DATE FILED, ST JD, COURT NUMBER, AMOUNT, DEFENDANT, CASE NUMBER, PLAINTIFF, DATE VERIFIED, STATUS, DATE SATISFIED

CHAPTER 7 BANKRUPTCY (BKRPT) - Consumers may have their debts eliminated by petitioning bankruptcy court for Chapter 7 Bankruptcy. If the court "discharges" the bankruptcy, the person is freed from all obligations. A bankruptcy is "dismissed" when the court believes the individual does not have cause to file bankruptcy. A bankruptcy is reported for 10 years.

DATE FILED, BKRPT, COURT NUMBER, CASE NUMBER, LIABILITIES, ASSETS, EXEMPT AMOUNT, TYPE, INTENT

CHAPTER 13 BANKRUPTCY (WEP) - Consumers may be granted a "restructuring" of their debts by the court. This allows the consumer to repay their debts over a longer period of time at reduced payment amounts. WEP's are reported for 7 years.

DATE FILED, WEP, COURT NUMBER, CASE NUMBER, LIABILITIES, ASSETS, EXEMPT AMOUNT, TYPE, INTENT

TAX LIEN (LIEN) - Consumers who do not pay their federal or state taxes will have a lien filed against them at the court house. Once the taxes are paid, the lien is "Released" by the appropriate agency. Tax Liens, paid or unpaid, are reported for 7 years from the date the lien was filed.

DATE FILED, LIEN, COURT NUMBER, CASE NUMBER, AMOUNT, DATE RELEASED, DATE VERIFIED

Credit Rating Sheet

Score Range: 350 – 850

Low Score:	350 - 410
Below Average Score:	410 - 585
Average Score:	585 - 625
Above Average Score:	625 - 720
High Score:	720 - 850

Risk Range: 350 – 850

High Risk:	350 - 550
*Moderate Risk:	550 - 700
Low Risk:	700 - 850

* Moderate Risk indicates the average credit range for most individuals.