

Credit

Credit Bureau Report

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	[REDACTED]	RECORD FOUND

Personal Information Comparison

APPLICANT	NAME	SOC SEC	DOB	AKA
TU	[REDACTED]	[REDACTED] 5555	[REDACTED]	
		000-00-5555		

Address Comparison

APPLICANT	TU	ADDRESS	REPORTED
APPLICANT	TU	[REDACTED] LITTLE ROCK, AR 72202	[REDACTED]
APPLICANT	TU	[REDACTED] FAYETTEVILLE, AR 72701	[REDACTED]
APPLICANT	TU	[REDACTED] FAYETTEVILLE, AR 72704	[REDACTED]

Employment Comparison

COMPANY	POSITION	REPORTED
NO EMPLOYERS DEVELOPED		

Scores

744 - FICO Risk Score, Classic 2004

- Inquiries did impact credit score and, for models that indicate it, no derogatory info found in the file (CODE I)
- Length of time accounts have been established (CODE 014)
- Too many inquiries last 12 months (CODE 008)
- Lack of recent installment loan information (CODE 004)
- Amount owed on revolving accounts is too high (CODE 011)

Credit Summary

TOTAL TRADELINES	12	30 DAYS LATE	0
CURRENTLY SATISFACTORY	12	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	05-15-2009
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	11-26-2005
PUBLIC RECORDS	0	INQUIRIES	5

Financial Summary

#	PAYMENT	TTL PAST DUE	UTILIZATION	
MORTGAGE	0	\$0	0%	PROPOSED RENT
INSTALLMENT	9	\$0	0%	STATED MONTHLY INCOME
OPEN	0	\$0	0%	INCOME TO RENT RATIO
REVOLVING	3	\$15	0%	INCOME TO DEBT RATIO
OTHER	0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO
12	\$15	\$116	0%	

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.

Public Records

NO PUBLIC RECORDS DEVELOPED

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+				
[REDACTED]	04-10-2009 03	[REDACTED]		\$509	\$116	\$0	0	0	0	REV MIN \$15	As Agreed TU	B
[REDACTED]	05-15-2009 01			\$0	\$0	\$0	0	0	0	REV \$0	As Agreed TU	B
	09-26-2007			\$2543	\$0	\$0	0	0	0	INST	As Agreed	B

[REDACTED]	19	[REDACTED]							\$0	TU	
Remarks: Closed											
[REDACTED]	08-08-2007	[REDACTED]	\$414	\$0	\$0	0	0	0	INST \$0	As Agreed TU	B
Remarks: Closed											
[REDACTED]	01-07-2008	[REDACTED]	\$2543	\$0	\$0	0	0	0	INST \$0	As Agreed TU	B
Remarks: Closed											
[REDACTED]	01-07-2008	[REDACTED]	\$1000	\$0	\$0	0	0	0	INST \$0	As Agreed TU	B
Remarks: Closed											
[REDACTED]	08-18-2006	[REDACTED]	\$5500	\$0	\$0	0	0	0	INST \$0	As Agreed TU	B
Remarks: Closed											
[REDACTED]	11-26-2005	[REDACTED]	\$949	\$0	\$0	0	0	0	REV \$0	As Agreed TU	J
Remarks: Account closed by consumer											
[REDACTED]	02-10-2009	[REDACTED]	\$1006	\$0	\$0	0	0	0	INST 13 \$87	As Agreed TU	B
Remarks: Closed											
[REDACTED]	08-18-2006	[REDACTED]	\$736	\$0	\$0	0	0	0	INST \$0	As Agreed TU	B
Remarks: Closed; COLLATERAL: DEFERRED TO 11132011											
[REDACTED]	08-08-2007	[REDACTED]	\$0	\$0	\$0	--	--	--	INST \$0	As Agreed TU	B
Remarks: Closed; COLLATERAL: DEFERRED TO 11132011											
[REDACTED]	08-24-2006	[REDACTED]	\$0	\$0	\$0	0	0	0	INST \$0	As Agreed TU	B
Remarks: Account closed by consumer; COLLATERAL: DEFERRED TO [REDACTED]											

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

Prior Inquiries

INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	EOCA
ALL	[REDACTED]	TU		
ALL	[REDACTED]	TU		
ALL	[REDACTED]	TU		
ALL	[REDACTED]	TU		
ALL	[REDACTED]	TU		

Repository Remarks

TU High Risk Fraud Alert; Available and Clear (H01)

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
NO CREDITORS DEVELOPED			

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

National Criminal Background

RESULTS



Records Found



NAME SEARCHED

[REDACTED]

SEARCH DATE

[REDACTED]

MDT

DOB SEARCHED

[REDACTED]

SEARCH SCOPE

JURISDICTION

NATIONWIDE

JURISDICTION(S) SEARCHED

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

AR AOC

Offender:

Full Name:

[REDACTED]

DOB:

[REDACTED]

Gender:MALE

Race:

[REDACTED]

Height:000

Weight:000

Eye Color:UNKNOWN

Case Number:

[REDACTED]

Comments:Case

[REDACTED]

Offense:

Case Number:

[REDACTED]

Jurisdiction:AR-

[REDACTED]

Description:DWI, viol of omnibus act - 1st offense

Disposition:CONVICTED

Offense Type:MISDEMEANOR

Arrest Date:

[REDACTED]

Disposition Date:

[REDACTED]

File Date:

[REDACTED]

Comments:Misdemeanor

Offense:

Case Number:

[REDACTED]

Jurisdiction:AR-

[REDACTED]

Description:Drvng w suspend/revoked license

Disposition:CONVICTED
Offense Type:MISDEMEANOR
Arrest Date: [REDACTED]
Disposition Date: [REDACTED]
File Date: [REDACTED]
Comments:Misdemeanor

Offense:

Case Number: [REDACTED]
Jurisdiction:AR-[REDACTED]
Description:Fleeing
Disposition:CONVICTED
Offense Type:MISDEMEANOR
Arrest Date: [REDACTED]
Disposition Date: [REDACTED]
File Date: [REDACTED]
Comments:Misdemeanor

WARNING: Based on the information provided ACUTRAQ searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. ACUTRAQ does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Verification

Rental Verification

RESPONSE RECEIVED

Yes

NAME

██████████

SEARCH DATE

██████████

LANDLORD

██████████

VERIFIED BY/HOW

MDT

ADDRESS

██████████

LEASE EXP DATE

FAX

CITY, STATE ZIP

LITTLE ROCK, AR 72202

PROPER NOTICE

PHONE

██████████

MOVE IN DATE

FAX

MOVE OUT DATE

E-MAIL

PAYMENT HISTORY

MONTHLY AMOUNT

NSF CHECKS

PAYS AS AGREED

BALANCE OWING

LATE PAYMENTS

LEGALNOTICES

QUESTIONS

Move in date?

02/01/██████

Move out date?

08/10/██████

Lease end date?

01/31/██████

Balance Owed?

0.00

Rent Amount?

475.00

Amount of deposit?

300.00

Amount of deposit refunded?

150.00

Is the above person(s) a responsible party on the lease?

YES

Are there additional, authorized occupants on the lease?

NO

Sufficient notice to move given?

YES

Rent paid on time? [Yes/No] (If no, number of times late.)

YES

Any NSF Checks? [Yes/No] (If yes, how many.)

NO

If eligible would you re-rent? [Yes/No] (If no, please give reason.)

YES

Did they fulfill lease?

NO

Have you ever given notice to vacate or evicted? [Yes/No] (If yes, when.)

NO

Any known or suspected drug activity or trouble with police?

NO

Any documented problems or complaints on file?

NO

Any legal notices for non-compliance? [Yes/No] (If yes, please explain.)

NO

Condition of unit?

GOOD

Is there any property damage? [Yes/No] (If yes, please explain.)

NO

Are there any pets? [Yes/No] (If yes, what type?)

NO

Abide by pet policy?

N/A

Reason for move?

MUTUAL AGREEMENT

Verified by?

[REDACTED]

Additional Comments

COMMENTS
RESPONSE RECEIVED

Yes

NAME

[REDACTED]

SEARCH DATE

[REDACTED]

MDT

LANDLORD

ADDRESS

CITY, STATE ZIP

PHONE

FAX

E-MAIL

[REDACTED]
FAYETTEVILLE, AR 72701
[REDACTED]

VERIFIED BY/HOW

LEASE EXP DATE

PROPER NOTICE

MOVE IN DATE

MOVE OUT DATE

PAYMENT HISTORY

MONTHLY AMOUNT

PAYS AS AGREED

LATE PAYMENTS

QUESTIONS

NSF CHECKS

BALANCE OWING

LEGALNOTICES

Move in date?

06/01/[REDACTED]

Move out date?

Lease end date?

08/28/[REDACTED]

Balance Owed?

0

Rent Amount?

625

Amount of deposit?

250

Amount of deposit refunded?

ROOM MATE STILL WITH SHILOH

Is the above person(s) a responsible party on the lease?

YES

Are there additional, authorized occupants on the lease?

YES

Sufficient notice to move given?

Rent paid on time? [Yes/No] (If no, number of times late.)

YES

Any NSF Checks? [Yes/No] (If yes, how many.)

NO

If eligible would you re-rent? [Yes/No] (If no, please give reason.)

YES

Did they fulfill lease?

Have you ever given notice to vacate or evicted? [Yes/No] (If yes, when.)

NO

Any known or suspected drug activity or trouble with police?

NO

Any documented problems or complaints on file?

NO

Any legal notices for non-compliance? [Yes/No] (If yes, please explain.)

NO

Condition of unit?

STILL OCCUPIED

Is there any property damage? [Yes/No] (If yes, please explain.)

NO

Are there any pets? [Yes/No] (If yes, what type?)

NO

Abide by pet policy?

YES

Reason for move?

Verified by?

[REDACTED]

Additional Comments

GREAT RESIDENT!!

COMMENTS

Employment Verification

RESPONSE RECEIVED

Yes

NAME

[REDACTED]

SEARCH DATE

[REDACTED]

EMPLOYER

[REDACTED]

HOW VERIFIED

PHONE

SUPERVISOR

[REDACTED]

DATE VERIFIED

[REDACTED]

ADDRESS

[REDACTED]

VERIFIED BY

[REDACTED]

PHONE

[REDACTED]

FAX

E-MAIL

SUBJECT-PROVIDED INFORMATION

EMPLOYER-PROVIDED INFORMATION

POSITION

CLERICAL ASSISTANT

HIRE DATE

[REDACTED]

TERMINATION DATE

-

WAGE/SALARY

8.65 PER HOUR/18000.00 PER YEAR

TYPE/STATUS

MIN 32 HOURS PER WEEK/ FULL TIME

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 ***