



## Background Screening Report

ACUTRAQ BACKGROUND SCREENING

P. O. Box 766

Elkins, AR 72727

Phone: 479-439-9174

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FILE NUMBER 1105400  
REPORT TO ACUTRAQ TEST

REPORT DATE 10-07-2025  
ORDER DATE 10-07-2025  
TYPE EMP ACUTRAQ Test Ala Carte

### Application Information

APPLICANT MESS, HANK SSN XXX-XX-1111 DOB 01-01-XXXX  
DRIVERS LICENSE - PHONE NUMBER 000-000-0000  
E-MAIL NOEMAIL@GMAIL.COM  
ADDRESS(ES) 123 MAIN STREET CITY / STATE / ZIP FAYETTEVILLE, AR 72701

### Credit

#### Credit Bureau Report

#### Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/16 09:18:38 AM	RECORD FOUND

#### Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	MESS, HANK	XXX-XX-1111	01/01/XXXX	
TU	MESS, HANK	MATCH	01/09/XX	DOB: 01/09/XX MESS,HANK,D HANK MESS

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 20200 3RD CT 1, IBERIA, MO 65486	
APPLICANT	TU 8315 BUNKER HILL RD , IBERIA, MO 65486	201412
APPLICANT	TU 8351 BUNKER HILL RD , IBERIA, MO 65486	201409

#### Employment Comparison

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

#### Variations

#### 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 BALANCE	PAST DUE	UTILIZATION
MORTGAGE	3	\$1092	\$164834	\$0	28%
INSTALLMENT	12	\$785	\$34093	\$0	5%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	12	\$150	\$3132	\$247	0%
OTHER	0	\$0	\$0	\$0	0%
	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.

## Public Records

Court: ROCKVILLE FE Action Type: CHAPTER 7 BANKRUPTCY Reported By: TU Consumer: APPLICANT	Ref #: P000001 File Date: 11/01/15 Plaintiff:	Status: DISCHARGED Amount: \$0 Status Date: 12/01/15
Court: SARATOGA COUNTY CLERK Action Type: FEDERAL TAX LN Reported By: TU Consumer: APPLICANT	Ref #: SQ2015000269 File Date: 01/01/15 Plaintiff:	Status: NOT RELEASED Amount: \$10108 Status Date: 01/01/15
Court: SARATOGA COUNTY CLERK Action Type: FEDERAL TAX LN Reported By: TU Consumer: APPLICANT	Ref #: SQ2014035113 File Date: 12/01/14 Plaintiff:	Status: NOT RELEASED Amount: \$24011 Status Date: 12/01/14
Court: SARATOGA COUNTY CLERK Action Type: JUDGMENT Reported By: TU Consumer: APPLICANT	Ref #: E023212596W0123 File Date: 06/01/13 Plaintiff: STATE OF NEW YORK	Status: NOT SATISFIED Amount: \$5017 Status Date: 06/01/13
Court: SARATOGA COUNTY CLERK Action Type: JUDGMENT Reported By: TU Consumer: APPLICANT	Ref #: E023212596W0137 File Date: 06/01/13 Plaintiff: STATE OF NEW YORK	Status: NOT SATISFIED Amount: \$26639 Status Date: 06/01/13
Court: SARATOGA COUNTY CLERK Action Type: FEDERAL TAX LN Reported By: TU Consumer: APPLICANT	Ref #: SQ2013022924 File Date: 05/01/13 Plaintiff:	Status: NOT RELEASED Amount: \$8295 Status Date: 05/01/13
Court: SARATOGA COUNTY CLERK Action Type: JUDGMENT Reported By: TU Consumer: APPLICANT	Ref #: E023212596W0104 File Date: 09/01/12 Plaintiff: STATE OF NEW YORK	Status: NOT SATISFIED Amount: \$1246 Status Date: 09/01/12
Court: SARATOGA COUNTY CLERK Action Type: JUDGMENT Reported By: TU Consumer: APPLICANT	Ref #: E023212596W0046 File Date: 12/01/11 Plaintiff: STATE OF NEW YORK	Status: NOT SATISFIED Amount: \$11608 Status Date: 12/01/11
Court: SARATOGA COUNTY CLERK Action Type: FEDERAL TAX LN Reported By: TU Consumer: APPLICANT	Ref #: SQ2011027026 File Date: 08/01/11 Plaintiff:	Status: NOT RELEASED Amount: \$52127 Status Date: 08/01/11
Court: SARATOGA COUNTY CLERK Action Type: JUDGMENT Reported By: TU Consumer: APPLICANT	Ref #: 2011015458 File Date: 05/01/11 Plaintiff: STATE OF NEW YORK	Status: NOT SATISFIED Amount: \$4737 Status Date: 05/01/11
Court:	Ref #: 0914803W002	Status: PAID

Amount: \$38014  
Status Date: 02/01/12

## 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	04/01/15 09	03/01/16 201603	\$166300	\$164834	\$100	0	0	0	MTG 360 \$1092	AS AGREED TU	B
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE											
WFFINACCPT	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	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	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	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	11/01/15 04	04/01/16 201603	\$500	\$488	\$0	0	0	0	REV MIN \$14	AS AGREED TU	J
CAPITAL 1 BK	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	01/01/03	09/01/04 200409	\$799	\$0	\$0	–	–	–	INST 24 \$0	AS AGREED TU	B
Remarks: CLOSED											
AFSCI	11/01/02	10/01/03 200308	\$363	\$0	\$0	–	–	–	INST 12 \$0	AS AGREED TU	B
Remarks: CONDITIONAL SALES CONTRACT											
AMER GEN FIN	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 14	11/01/11 201111	\$18324	\$0	\$0	3	1	0	AUTO 73 \$0	PD WAS 60 TU	B
Late Dates: 5/11-30, 12/10-30, 11/10-30, 10/10-60											
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER											
AVCO FINANCE	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	10/01/02	07/01/03	\$2025	\$0	\$0	–	–	–	INST 36 \$0	AS AGREED TU	B
Remarks: REFINANCED; SECURED											

CAPITAL 1 BK	12/01/10 43	07/01/14 201407	\$636	\$0	\$0	4	3	0	REV \$0	PD WAS 60 TU	B
<b>Late Dates:</b> 10/13-60, 9/13-30, 4/13-30, 3/13-60, 2/13-30, 8/12-60, 7/12-30 <b>Remarks:</b> ACCOUNT CLOSED BY CREDIT GRANTOR											
COUNTRYWIDE	10/01/01 10	05/01/10 201503	\$117243	\$0	\$10	0	0	0	MTG 360 \$0	FORECLOS TU	J
<b>Late Dates:</b> LAST LATE DATE 05/10 <b>Remarks:</b> FORECLOSURE, COLLATERAL SOLD; FHA REAL ESTATE MORTGAGE											
COUNTRYWIDE	08/01/14 06	04/01/15 201401	\$157000	\$0	\$50	0	0	0	MTG 360 \$0	AS AGREED TU	B
<b>Remarks:</b> ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE MORTGAGE											
FRIEDMANS	08/01/10 28	12/01/12 201211	\$457	\$0	\$0	1	0	0	INST 9 \$0	PD WAS 30 TU	B
<b>Late Dates:</b> 7/12-30 <b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER											
HSBC NV	06/01/11	02/01/16 201506	\$600	\$0	\$0	-	-	-	REV \$0	CHARGE OFF TU	B
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER											
HSBC NV	12/01/02	10/01/13 200607	\$3500	\$0	\$0	-	-	-	REV \$0	PAID CHGOFF TU	J
<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER											
LANE BRYANT	03/01/00 23	06/01/11	\$700	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
ROADLOANS	05/01/12 33	11/01/14 201411	\$24477	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
<b>Remarks:</b> CLOSED											
SEC PAC FIN	12/01/01	01/01/04 200312	\$2342	\$0	\$0	-	-	-	INST 36 \$0	AS AGREED TU	J
<b>Remarks:</b> CLOSED; NOTE LOAN											
TRIAD FINANC	10/01/11 07	05/01/12 201205	\$24860	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
<b>Remarks:</b> CLOSED											
WACHOV/FTU	03/01/03	11/01/04 200408	\$12960	\$0	\$0	-	-	-	AUTO \$0	AS AGREED TU	J
<b>Remarks:</b> CLOSED; COLLATERAL: 93 MAZDA MX6											
WASHMTL/PROV	11/01/11 48	11/01/15 201511	\$1000	\$0	\$0	3	4	11	REV \$0	DELINQ 120+ TU	B
<b>Late Dates:</b> 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 <b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER											
WFNNB/DRSBRN	04/01/02	04/01/10 200404	\$500	\$0	\$0	-	-	-	REV \$0	AS AGREED TU	B
FST USA BK B	02/01/03	10/01/12 200607	\$2500	\$0	\$0	-	-	-	REV \$0	BANKRUPTCY TU	B
<b>Remarks:</b> CHAPTER 7 BANKRUPTCY											

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

Prior Inquiries					
CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
RELSCREDIT	ALL	03/14/16	TU	Finance, personal	
ATLANTIC CRE	ALL	02/24/16	TU	Collection Services	
CREDIT RSRCH	ALL	02/03/16	TU	Miscellaneous and Public Record	
CNTRWD CMD	ALL	01/07/16	TU	Finance, personal	
EQUITY ONE	ALL	12/01/15	TU	Finance, personal	
RELSCREDIT	ALL	08/05/15	TU	Finance, personal	
FAC	ALL	07/27/15	TU	Miscellaneous and Public Record	

WFF	ALL	07/09/15	TU	Finance, personal
WFF	ALL	07/01/15	TU	Automotive
CNTRWD CMD	ALL	06/29/15	TU	Finance, personal
FAC	ALL	06/23/15	TU	Miscellaneous and Public Record
CNTRYWD FSL	ALL	03/09/15	TU	Finance, personal
EXCEL	ALL	11/17/14	TU	Utilities and Fuel
CITI AUTO	ALL	11/11/14	TU	Finance, personal
AMERICREDIT	ALL	11/11/14	TU	Finance, personal
WFF	ALL	11/11/14	TU	Automotive
LANDSAFE CRT	ALL	08/11/14	TU	Miscellaneous and Public Record
LANDSAFE CRT	ALL	07/03/14	TU	Miscellaneous and Public Record
LANDSAFE CRT	ALL	05/28/14	TU	Miscellaneous and Public Record

#### 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
WELLS FARGO FINANCIAL BA	B 08710005	1200 NORTHWEST AVE, SIOUX FALLS, SD 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

#### Repository Referral

TransUnion Consumer Relations  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)  
 2 Baldwin Place  
 P.O. Box 1000  
 Chester, PA 19022  
 800-888-4213

#### Comments

\*\*\* End of Credit Report \*\*\*

**Disclaimer**

The information provided above by ACUTRAQ Background Screening (CRA) 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 at least three personal identifier (i.e., Name, Date of Birth, or Address) listed for the subject in the above abstract. ACUTRAQ Background Screening (CRA) 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. This information is based upon the availability of identifying information in the public record and may not be accurate. Information generated as a result of identity theft, including evidence of criminal activity, could 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. It is your responsibility to use additional sources to determine whether this information is related to the individual who is the subject of this report. Please call for assistance.

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