



Background Screening Report

ACUTRAQ Background Screening

FILE NUMBER	187770	REPORT DATE	03-03-2015
REPORT TO	Your Company	ORDER DATE	03-03-2015 Application Online
Phone:		REFERENCE	ACUTRAQ TEST
Fax:		TYPE	Basic Package - Credit Report, Criminal Report, and Social Trace (ssn)

Application Information

APPLICANT	MESS, HANK	SSN	333-22-1111	DOB	12-04-1979
DRIVERS LICENSE	-123456789 TX	PHONE NUMBER	555-555-5555		
E-MAIL	hank@aol.com				
ADDRESS(ES)	2424 THAT ST 5468 ANY AVE.	CITY / STATE / ZIP	Austin, TX 55555 Austin, TX 55555		

Credit

Credit Bureau Report

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 09:18:38 AM	RECORD FOUND

Personal Information Comparison

APPLICANT	NAME	SOC SEC	DOB	AKA
TU	MESS, HANK	333-22-1111	12/04/1979	
	MESS, HANK	MATCH	01/09/54	HANK MESS
		MATCH		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 ANTHILL, MO 65488	04/25/13
APPLICANT	TU 8315 BUNKER HILL RD , ANTHILL, MO 65488	12-2011
APPLICANT	TU 8351 BUNKER HILL RD , ANTHILL, MO 65488	09-2011
APPLICANT	TU 20200 3RD CT 1, ANTHILL, MO 65488	

Employment Comparison

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

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
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

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	11/01/12
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%	PROPOSED RENT 1250
INSTALLMENT	12	\$785	\$34093	\$0	5%	STATED MONTHLY INCOME 5583
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 4.46:1
REVOLVING	12	\$150	\$3132	\$247	0%	INCOME TO DEBT RATIO 2.75:1
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO 1.7:1
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	Ref #: P000001	Status: DISCHARGED
Action Type: CHAPTER 7 BANKRUPTCY	File Date: 11/01/06	Amount: \$0
Reported By: TU	Plaintiff:	Status Date: 08/01/07
Consumer: APPLICANT		

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	04/01/12 09	03/01/13	\$166300	\$164834	\$0	0	0	0	MTG 360 \$1092	AS AGREED	B
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE											
WFFINACCP	11/01/11 16	03/01/13	\$37133	\$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30	B
Late Dates: 2/13-30											
WF FIN BANK	07/01/12 08	04/01/13 11-2012	\$500	\$796	\$247	1	1	2	REV MIN \$47	DELINQ 120+	B
Late Dates: 4/13-120, 3/13-90, 2/13-60, 1/13-30											
Remarks: CLOSED											
GEMB/JCP	01/01/12 14	03/01/13 03-2013	\$1000	\$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30	B
Late Dates: 8/12-30											
FASHION BUG	07/01/05 48	04/01/13 04-2013	\$1200	\$730	\$0	2	0	0	REV MIN \$37	CUR WAS 30	B
Late Dates: 5/10-30, 6/09-30											

GOLD N/GEMB	11/01/12 04	04/01/13 03-2013	\$500	\$488	\$0	0	0	0	REV MIN \$14	AS AGREED	J
CAPITAL 1 BK	08/01/08 43	04/01/13 04-2013	\$1227	\$363	\$0	3	1	1	REV MIN \$15	CUR WAS 90	B
Late Dates: 11/10-90, 10/10-60, 9/10-30, 5/10-30, 3/10-30											
AFSCI	01/01/03	09/01/04 09-2004	\$799	\$0	\$0	--	--	--	INST 24 \$0	AS AGREED	B
Remarks: CLOSED											
AFSCI	11/01/02	10/01/03 08-2003	\$363	\$0	\$0	--	--	--	INST 12 \$0	AS AGREED	B
Remarks: CONDITIONAL SALES CONTRACT											
AMER GEN FIN	11/01/04	11/01/10 01-2007	\$0	\$0	\$0	--	--	--	INST 48 \$0	PAID CHGOFF	J
Remarks: CONTACT SUBSCRIBER; SECURED BY HOUSEHOLD GOODS AND COLLATERAL											
AMERICREDIT	09/01/07 14	11/01/08 11-2008	\$18324	\$0	\$0	3	1	0	AUTO 73 \$0	PD WAS 60	B
Late Dates: 5/08-30, 12/07-30, 11/07-30, 10/07-60											
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER											
AVCO FINANCE	07/01/03	11/01/04 10-2004	\$2548	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	B
Remarks: REFINANCED; SECURED BY HOUSEHOLD GOODS											
AVCO FINANCE	10/01/02	07/01/03	\$2025	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	B
Remarks: REFINANCED; SECURED											
CAPITAL 1 BK	12/01/07 43	07/01/11 07-2011	\$636	\$0	\$0	4	3	0	REV \$0	PD WAS 60	B
Late Dates: 10/10-60, 9/10-30, 4/10-30, 3/10-60, 2/10-30, 8/09-60, 7/09-30											
Remarks: ACCOUNT CLOSED BY CREDIT GRANTOR											
COUNTRYWIDE	10/01/01 10	05/01/07	\$117243	\$0	\$0	0	0	0	MTG 360 \$0	FORECLOS	J
Late Dates: LAST LATE DATE 05/07											
Remarks: FORECLOSURE, COLLATERAL SOLD; FHA REAL ESTATE MORTGAGE											
COUNTRYWIDE	08/01/11 06	04/01/12	\$157000	\$0	\$0	0	0	0	MTG 360 \$0	AS AGREED	B
Remarks: ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE MORTGAGE											
FRIEDMANS	08/01/07 28	12/01/09 11-2009	\$457	\$0	\$0	1	0	0	INST 9 \$0	PD WAS 30	B
Late Dates: 7/09-30											
Remarks: ACCOUNT CLOSED BY CONSUMER											
HSBC NV	06/01/08	02/01/13 06-2012	\$600	\$0	\$0	--	--	--	REV \$0	CHARGE OFF	B
Remarks: PURCHASED BY ANOTHER LENDER											
HSBC NV	12/01/02	10/01/10	\$3500	\$0	\$0	--	--	--	REV	PAID CHGOFF	J

		07-2006							\$0		
	Remarks: ACCOUNT CLOSED BY CONSUMER										
LANE BRYANT	03/01/00 23	06/01/08	\$700	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
ROADLOANS	05/01/09 33	11/01/11 11-2011	\$24477	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
	Remarks: CLOSED										
SEC PAC FIN	12/01/01	01/01/04 12-2003	\$2342	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	J
	Remarks: CLOSED; NOTE LOAN										
TRIAD FINANC	10/01/08 07	05/01/09 05-2009	\$24860	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
	Remarks: CLOSED										
WACHOV/FTU	03/01/03	11/01/04 08-2004	\$12960	\$0	\$0	--	--	--	AUTO \$0	AS AGREED	J
	Remarks: CLOSED; COLLATERAL: 93 MAZDA MX6										
WASHMTL/PROV	11/01/08 48	11/01/12 11-2012	\$1000	\$0	\$0	3	4	11	REV \$0	DELINQ 120+	B
	Late Dates: 11/12-120, 10/12-120, 9/12-90, 8/12-60, 7/12-30, 11/10-60, 10/10-30, 5/10-120, 4/10-120, 3/10-120, 2/10-120, 1/10-90, 12/09-90, 11/09-90, 10/09-90, 9/09-60, 8/09-60, 7/09-30										
	Remarks: ACCOUNT CLOSED BY CONSUMER										
WFNNB/DRSBRN	04/01/02	04/01/07 04-2004	\$500	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
FST USA BK B	02/01/03	10/01/09 07-2006	\$2500	\$0	\$0	--	--	--	REV \$0	BANKRUPTCY	B
	Remarks: 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	03/14/13	TU		
ATLANTIC CRE	ALL	02/24/13	TU		
CREDIT RSRCH	ALL	02/03/13	TU		
CNTRWD CMD	ALL	01/07/13	TU		
EQUITY ONE	ALL	12/01/12	TU		
RELSCREDIT	ALL	08/05/12	TU		
FAC	ALL	07/27/12	TU		
WFF	ALL	07/09/12	TU		
WFF	ALL	07/01/12	TU		
CNTRWD CMD	ALL	06/29/12	TU		
FAC	ALL	06/23/12	TU		
CNTRYWD FSL	ALL	03/09/12	TU		
EXCEL	ALL	11/17/11	TU		
CITI AUTO	ALL	11/11/11	TU		
AMERICREDIT	ALL	11/11/11	TU		
WFF	ALL	11/11/11	TU		
LANDSAFE CRT	ALL	08/11/11	TU		
LANDSAFE CRT	ALL	07/03/11	TU		
LANDSAFE CRT	ALL	05/28/11	TU		
Repository Remarks					
NO REPOSITORY REMARKS DEVELOPED					
Source Information					
Creditors					

3/5/2015

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
WFFINACCP	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
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
800-888-4213

Comments

*** End of Credit Report ***

Investigative

Alias National Criminal

RESULTS	Records Found	SEARCH DATE
NAME SEARCHED	MESS, HANK	03-03-2015 12:30 PM MST
DOB SEARCHED	12-04-1979	
JURISDICTION	NATIONWIDE	
NAME VARIATION(S) SEARCHED	MESS HANK; HANK MESS; HANK M MESS	
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.

Florida Dept. of Corrections

File # 187770 : MESS, HANK

Offender:

Full Name: MESS, HANK
DOB: XXXX-04-27
Provider: Florida Dept of Corrections
State: FL

Offense:

Description: COCAINE - POSSESSION
Offense Type: FELONY
Offense Date: 2006-03-05

Putnam County**Offender:**

Full Name: MESS, HANK
DOB: XXXX-04-27
Provider: Putnam County
State: FL

Offense:

Description: ISSUING A WORTHLESS CHECK
DispositionDescription: ADJUDICATED GUILTY/DELINQUENT
Offense Type: MISDEMEANOR

Putnam County**Offender:**

Full Name: MESS, HANK
DOB: XXXX-04-27
Provider: Putnam County
State: FL

Offense:

Description: GRAND THEFT AUTO
DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR
Offense Type: FELONY

Offense:

Description: CRIMINAL MISCHIEF - MORE THAN \$200 LESS THAN \$1000
DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR
Offense Type: MISDEMEANOR

Putnam County**Offender:**

Full Name: MESS, HANK
DOB: XXXX-04-27
Provider: Putnam County
State: FL

Offense:

Description: POSSESSION OF COCAINE
DispositionDescription: ADJUDICATED GUILTY/DELINQUENT
Offense Type: FELONY

Offense:

Description: USE OR POSSESSION OF DRUG PARAPHERNALIA
DispositionDescription: NO ACTION TAKEN BY THE PROSECUTOR
Offense Type: MISDEMEANOR

SSN VALIDATION INFORMATION

Deceased:	No	Issued Location:	Oklahoma
Message:	Record	Issued Date Range:	1980-1981
Issued Location:	Oklahoma		

ADDRESS/IDENTITY HISTORY INFORMATION	ADDRESS	PHONE/NAME/COMPANY	REPORTED DATE(S)
FULL NAME / SSN	DOB		First: 2007-08
HANK M MESS	XXXX-04-01	911 N DEADEND PLACE (555)254-6011	Last: 2007-08
XXX-XX-XXXX	Age: XX	MAPLEWOOD, NJ 07040	
		County: ESSEX	

AKA: MESS HANK
 1971-04-01
 MESSNER HANK
 1971-04-01
 HANK MESS
 1971-04-01

HANK MESS	XXXX-04-01	611 S LOSER ST	First: 2006-06
XXX-XX-XXXX	Age: XX	NEW YORK, NY 10031	Last: 2006-06
		County: NEW YORK	

AKA: HANK MESS
 1971-04-01
 MESS HANK
 1971-04-01

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 the SSN and at least one personal identifier (i.e., Name or Date of Birth) 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. 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. Please call for assistance.

*** End Of Report ***