



Background Screening Report

Background Info USA
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FILE NUMBER	109602	REPORT DATE	11-30-2012
REPORT TO	NONE	ORDER DATE	11-30-2012 Ron McCarthy
		REFERENCE	TEST1
		TYPE	Demo Tenant Screening Package

Application Information

APPLICANT	HANK, MESS	SSN	XXX-XX-1111	DOB	01-01-1900
ADDRESS(ES)	123 MAIN ST	CITY / STATE / ZIP	SCHENECTADY, NY 12345		

Credit

Credit Summary

TOTAL TRADELINES	58	30 DAYS LATE	3
CURRENTLY SATISFACTORY	22	60 DAYS LATE	2
CURRENTLY DELINQUENT	1	90 DAYS LATE	10
PREVIOUSLY DELINQUENT	12	NEWEST TRADE	04/01/10
COLLECTION/CHR OFFS	13/10	OLDEST TRADE	10/01/92
PUBLIC RECORDS	0	INQUIRIES	9

Financial Summary

#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	1	\$0	\$0	\$0	0%	PROPOSED RENT 1200
INSTALLMENT	27	\$1176	\$124042	\$3871	30%	STATED MONTHLY INCOME 4000
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 3.33:1
REVOLVING	17	\$460	\$17761	\$5609	4%	INCOME TO DEBT RATIO 2.44:1
OTHER	13	\$0	\$4808	\$4808	1%	INCOME TO DEBT INCL. RENT RATIO 1.41:1
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	58	\$1636	\$146611	\$14288	35%	

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	HANK, MESS	XXX-XX-1111	01/01/1900	
TU	MESS, HANK	MATCH	04/27/71	HANK D MESS JACKSON,HANK MESS,JACKSON,HANK MESS,JACKSON,HANK DOB: 04/27/71

SOCIAL SECURITY FRAUD SEARCH
 MESS, HANK

TU TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.

Address Comparison

	ADDRESS	REPORTED
APPLICANT	8 CONMAN COURT NORTH LAS VEGAS, NV 89031	08/24/10
TU	911 WRONGWAY DR , OXNARD, CA 93033	

