



**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
<b>27</b>	<b>\$2027</b>	<b>\$202059</b>	<b>\$247</b>	<b>34%</b>		

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										

EOCA 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	EOCA
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

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](http://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	911 N DEADEND PLACE (555)254-6011	First: 2007-08
HANK M MESS	XXXX-04-01	MAPLEWOOD, NJ 07040	Last: 2007-08
XXX-XX-XXXX	Age: XX	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

RECORDS FOUND NOTES

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.

National Eviction Search

RESULTS	Records Found		
NAME SEARCHED	MESS, HANK	SEARCH DATE	03-03-2015 12:30 PM MST
JURISDICTION	NATIONWIDE	SEARCH SCOPE	

SUNSHINE MOBILE HOME PARK VS MESS, HANK

Defendant

Full Name: MESS, HANK  
 Address: 9320 N JEFFERSON ST  
 City, State Zip: TAMPA, FL 33602

Plaintiff

Full Name: SUNSHINE MOBILE HOME PARK

Judgment Information:

Case Number: 003451LT  
 CaseType: UNLAWFUL DETAINER  
 Case Disposition: Civil Judgment

Case Disposition: Civil Judgment  
Court Location: TAMPA DISTRICT COURT 4938A  
Reference Id: POSSESSION ONLY  
Amount: 2009-05-23  
Filed Date:

SPRING HILL APARTMENTS VS MESS, HANK

Defendant  
Full Name: MESS, HANK  
Address: 359 AUBURN ST  
City, State Zip: ASHBURN, VA 20148

Plaintiff  
Full Name: SPRING HILL APARTMENTS

Judgment Information:  
Case Number: 32589239  
CaseType: LANDLORD/TENANT  
Case Disposition: Civil New Filing  
Court Location: LOUDOUN DISTRICT COURT  
Reference Id: 3920A  
Amount: \$50  
Filed Date: 2010-03-05

MORTENSEN INVESTMENTS LLC VS MESS, HANK

Defendant  
Full Name: MESS, HANK  
Address: 39582 SUMMER BVLD #23  
City, State Zip: ASHBURN, VA 20148

Plaintiff  
Full Name: MORTENSEN INVESTMENTS LLC

Judgment Information:  
Case Number: 9382939  
CaseType: CIVIL NEW FILING  
Case Disposition: Civil New Filing  
Court Location: LOUDOUN DISTRICT COURT  
Reference Id: 103955A  
Amount: \$1500  
Filed Date: 2011-12-28

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from ACUTRAQ Background Screening.



Verification

Rental Verification

RESPONSE RECEIVED: **Yes**

NAME HANK MESS  
LANDLORD NAME Jimi Hendrix  
STREET ADDRESS 2424 That St  
CITY, STATE ZIP Austin, TX 55555  
PHONE 5555555555  
FAX  
E-MAIL jimi@rockin.net

SEARCH DATE 03-03-2015 12:30 PM MST  
VERIFIED BY/HOW: PHONE  
VERIFIER TITLE: Broker/Owner  
LEASE EXP DATE  
PROPER NOTICE: YES  
MOVE IN DATE: 3/10/13  
MOVE OUT DATE: 4/15/14

MONTHLY AMOUNT \$950  
PAYS AS AGREED YES  
LATE PAYMENTS NO

PAYMENT HISTORY  
NSF CHECKS: NO  
BALANCE OWING: NO  
LEGAL NOTICES

QUESTIONS

**Move in date?**  
3/10/13

**Move out date?**  
4/15/14

**Lease end date?**  
3/30/14

**Balance Owed?**  
**NO**

**Rent Amount?**  
**\$950**

**Amount of deposit?**  
**\$500**

**Amount of deposit refunded?**  
**\$500**

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

**Are there additional, authorized occupants on the lease?**  
**NO**

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

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

**Sufficient notice to move given?**  
**Gave only 2 days notice, had fulfilled lease but more notice would've helped.**

**Did they fulfill lease?**  
**YES**

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

**Have you ever given notice to vacate, evicted or other non-compliance issues?**  
**NO**

**Any legal notices for non-compliance?**  
**NO**

**Any known or suspected drug activity or trouble with police with the applicant or anyone living with the applicant?**  
**NO**

**Any documented problems or complaints on file?**

**NO**

**Condition of unit?  
Normal Wear and Tear**

**Is there any property damage?  
NO**

**Are there any pets?  
NO**

**Abide by pet policy?  
N/A**

**Reason for move?  
Needed to be closer to work**

**Verified by?  
Jimi Hendrix**

**Additional Comments :  
Over all good tenant, keeps to himself, very particular about people parking in front of the property he is occupying, seem to have trouble getting along with neighbors but nothing escalated to need documented.**

COMMENTS

---

**PREVIOUS LANDLORD RESPONSE RECEIVED: No**

NAME HANK MESS  
LANDLORD NAME Charles Barkley  
STREET ADDRESS 5468 Any Ave.  
CITY, STATE ZIP Austin, TX 55555  
PHONE 555-555-5555  
FAX  
E-MAIL cbarkley@bball.com

Notes:

Called 6 times by Phone; Emailed 3 times; Reached out to applicant; Applicant could not locate Landlord Either

---

Employment Verification

---

RESPONSE RECEIVED	Yes	SEARCH DATE	03-03-2015 12:31 PM MST
NAME	MESS, HANK	HOW VERIFIED:	PHONE
EMPLOYER NAME	Electricians "R" Us	DATE VERIFIED:	3/4/2015
SUPERVISOR	Big Eddie	VERIFIED BY:	Uncle Johnny
EMPLOYER ADDRESS	Anytown, TX 55555	VERIFIER TITLE:	VP of Operations
EMPLOYER PHONE	555-555-5555		
EMPLOYER FAX			
EMPLOYER E-MAIL	payup@anytown.com		

EMPLOYER-PROVIDED INFORMATION

POSITION Journeyman  
HIRE DATE 2012-10-01  
END DATE  
WAGE/SALARY TYPE/ 67000/Annually

STATUS REASON FOR LEAVING:

Continued Employment looks good

QUESTIONS

**Please explain his/her job requirements and nature of his/her duties?**  
Hank performs some, special duties for Big Eddie too sensitive to discuss really.

**Do you recommend him/her for** employment?

Yeah sure, if you need someone to strong arm the situation.

**In your opinion, has he/she even shown a propensity for** violence?

Very Violent, fly off the handle over anything?

**How long have you know** him/her?

Well Hank ya know? About six months I guess.

**Is he/she eligible for** re-hire?

Oh I don't know, sure, supposing he's out of the slammer.

---

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 \*\*\*

---

SAMPLE