MERCHANTS CREDIT BUREAU, INC



955 GREENE STREET AUGUSTA, GA 30901

> (706)823-6246 1-800-426-5265

FILE NUMBER

2915

REPORT TO ABC Employer, Inc. (code)

123 Main Street
Draper, UT 84020
Phone: 888-555-1212
Fax: 111-000-0000

REPORT DATE 03-28-2013

ORDER DATE 03-28-2013

TYPE TENANT

Application Information

APPLICANT MESS, HANK K. SSN XXX-XX-1111 DOB 01-01-XXXX

ADDRESS(ES) 123 EASY ST CITY / STATE / ZIP DRAPER, UT 84020

Credit

Credit Summary					
TOTAL TRADELINES	3	30 DAYS LATE	1		
CURRENTLY SATISFACTORY	1	60 DAYS LATE	0		
CURRENTLY DELINQUENT	1	90 DAYS LATE	0		
PREVIOUSLY DELINQUENT	1	NEWEST TRADE	09/01/94		
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	05/01/90		
PUBLIC RECORDS	1	INQUIRIES	3		

	Summarv

	#	PAYMENT	TTL	PAST	UTILIZATION		
			BALANCE	DUE			
MORTGAGE	1	\$3128	\$234000	\$0	55%	PROPOSED RENT	800
INSTALLMENT	1	\$465	\$11050	\$465	2%	STATED MONTHLY INCOME	2000
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	2.5:1
REVOLVING	0	\$0	\$0	\$0	0%	INCOME TO DEBT RATIO	0.55:1
OTHER	1	\$0	\$250	\$250	0%	INCOME TO DEBT INCL. RENT RATIO	0.45:1
	3	\$3593	\$245300	\$715	58%		

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	MESS, HANK K	XXX-XX-1111 01/01/XX	XX			
XP	MESS, HANK B	MATCH	HANK JONES YOB: 1938			
	•	MISMATCH	HANK B MESS YOB: 1936			
SOCIAL SECURIT	TY FRAUD SEARCH					
MESS, HANK I	3					
•	SSN ISSUED 1965 - 1966					

		Address Comparison	
		ADDRESS	REPORTED
		123 E WESTWOOD ST 321 LOS ANGELES, CA 91502	08/09/10
APPLICANT	XΡ	9876 SANTA CLAUS WY, BURBANK CA 91502-1234	06-1995

Employment Comparison

COMPANY POSITION REPORTED

APPLICANT XP BURGER BARN COOKER OF FRIES

Credit Bureau Report

Scores

438 - EXPERIAN/FAIR, ISAAC (VER. 2) HANK MESS XXX-XX-1111

- ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED (CODE 22)
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT (CODE 13)
- NUMBER OF ACCOUNTS DELINQUENT (CODE 18)
- AMOUNT OWED ON DELINQUENT ACCOUNTS (CODE 34)

			Cr	edit Histo	ory						
CREDITOR	OPENING DATE	REPORTED DATE	HIGH BALANCE		PAST DIJE		HISTORICAL TIMES PAST DUE		TYPE	PRESENT STATUS	E S C
	MONTHS REVIEWED	DLA				30	60	90+	TERMS		Ā
HOME FINANCIAL 24003500460012	05/01/90 92	01/01/98 12-1997	\$400000	\$234000	\$0	0	0	0	MTG 360 \$3128	AS AGREED	J
CENTRAL BANK 23812358388	12/01/93 31	06/01/96 05-1996	\$22350	\$11050	\$465	1	0	0	AUTO 048 \$465	DELINQ 30	В
	Late Dates	6/96-30									
CREDIT AND COLLECTION 98E543182136	09/01/94 20	04/01/96	\$500	\$250	\$0	0	0	0	OTHE UNK \$0	COLLECTION	J

Remarks: CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER; DR. JOHN KILDARE

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

Public Records						
Court: SPR CT SANTA ANA	Ref #: 7505853	Status: NOT SATISFIED				
Action Type: JUDGMENT Reported By: XP Consumer:	File Date: 07/01/93 Plaintiff: ALLIED COMPANY	Amount: \$1200 Status Date: 09/01/93				
	Remarks:					

Prior Inquiries							
CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA		
HEMLOCKS	ALL	12/05/98	XP				
BAY COMPANY	ALL	12/03/98	XP				
HILLSIDE BANK	ALL	10/21/97	XP				
MADHATTER TEA	COLL	11/09/97	XP				
		Repository Re	marks				

XP CONSUMER STATEMENT OR REPOSITORY REMARKS (IF ANY) ANY WOULD APPEAR HERE

Source Information Creditors CREDITOR SUB CODE PHONE **BOSTONS/CARSONS** 2390446 140 W INDUSTRIAL DR, ELMHURST, IL 60126 800-628-0679 **SEARS** 2313849 PO BOX 1990, TEMPE, AZ 85280 **BYMAILONLY** Submission Results **APPLICANT** BUREAU DATE RESULT **APPLICANT EXPERIAN** 08/09/10 08:09:10 AM RECORD FOUND

Repository Referral

Experian P.O. Box 2002 Allen, TX 75013 888-397-3742

Comments

*** End of Credit Report ***

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 ***