



Background Screening Report

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1-800-426-5265
www.mcbusa.com

FILE NUMBER 2443
REPORT TO A to Z Company (123test)
123 Easy Street
Draper, Ut 84020
Phone: -
Fax: -

REPORT DATE 09-10-2010 Jonathan Jarvis
ORDER DATE 09-10-2010 Wanell Christiansen
TYPE Tenant Test Order 25

Application Information

APPLICANT GLACOMMON, BAERBEL SSN XXX-XX-7941 DOB 06-06-XXXX
ADDRESS(ES) 333 CENTER ST CITY / STATE / ZIP SOUTH JORDAN, UT 84095

Report Summarization

Tenant Scorecard

DECISION **FAIL**

NAME(S) SEARCHED:	FILE NUMBER	NAME	DOB
	2443	GLACOMMON, BAERBEL	06-06-XXXX

	RESULTS	RECOMMENDATION
PROPOSED RENT	1000	N/A
STATED MONTHLY INCOME	5000	N/A
INCOME TO RENT	5.0:1	PASS
CREDIT REPORT	**	CONDITIONAL
CRIMINAL RECORDS CHECK	See Report	FAIL
EVICTON RECORDS CHECK	See Report	FAIL
OVERALL COMPOSITE		FAIL

COMMENT

Credit

Credit Summary

TOTAL TRADELINES	8	30 DAYS LATE	0
CURRENTLY SATISFACTORY	7	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	05/01/10
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	09/01/04
PUBLIC RECORDS	0	INQUIRIES	8

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT	1000
INSTALLMENT	4	\$230	\$10812	\$0	23%	STATED MONTHLY INCOME	5000
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	5.0:1
REVOLVING	3	\$32	\$1531	\$0	3%	INCOME TO DEBT RATIO	19.08:1
OTHER	1	\$0	\$294	\$294	0%	INCOME TO DEBT INCL. RENT RATIO	3.96:1
	8	\$262	\$12637	\$294	27%		

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 TU*	GLACOMMON, BAERBEL		XXX-XX-7941		06/06/XXXX							
	GLACOMMON, BAERBEL		MATCH		06/06/XX		BAERBEL H GLACOMMON					
			MISMATCH				DOB: 04/01/81					
Address Comparison												
	ADDRESS										REPORTED	
	899 LINCOLN STREET FANTASY ISLAND, IL 60750										09/10/10	
APPLICANT TU	899 LINCOLN RD , FANTASY ISLAND, IL 60750										06-2010	
APPLICANT TU	195 WINSTEND RD , ROCHESTER, NY 14609										09-2010	
APPLICANT TU	758 HIGHTOWER WY , WEBSTER, NY 14580											
Employment Comparison												
	COMPANY								POSITION		REPORTED	
APPLICANT TU	JOE											
APPLICANT TU	SELF											
Credit Bureau Report												
Credit History												
CREDITOR	OPENING DATE	MONTHS REVIEWED	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE	PRESENT STATUS	E C O A
							30	60	90+			
FAMILY1STFCU	05/01/10	03	07/01/10	\$11316	\$10812	\$0	0	0	0	AUTO 60 \$230	AS AGREED	B
CBUSASEARS	10/01/09	09	07/01/10	\$7500	\$1531	\$0	0	0	0	REV MIN \$32	AS AGREED	J
VALLEY CRSER	09/01/04		01/01/05	\$294	\$294	\$294	--	--	--	COLL \$0	COLLECTION	B
Remarks: PLACED FOR COLLECTION												
ATLNAUTO	12/01/09	05	05/01/10	\$11975	\$0	\$0	0	0	0	AUTO 66 \$0	AS AGREED	M
Remarks: CLOSED; COLLATERAL: FORD RANGER 97												
BALLYS	04/01/06	23	02/01/09	\$450	\$0	\$0	0	0	0	INST 36 \$0	AS AGREED	B
Remarks: CLOSED												
BNFICIL-NYIN	12/01/09	07	08/01/10	\$0	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
FST USA BK B	05/01/09	07	07/01/10	\$10000	\$0	\$0	0	0	0	REV \$0	AS AGREED	A
Remarks: ACCOUNT CLOSED BY CONSUMER												
KEYBANK N.A.	07/01/09	04	12/01/09	\$4321	\$0	\$0	0	0	0	AUTO 24 \$0	AS AGREED	J
Remarks: CLOSED; COLLATERAL: 89FORD BRONCO												
ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER												
Public Records												
NO PUBLIC RECORDS DEVELOPED												
Prior Inquiries												
CREDITOR	INQUIRY TYPE		DATE		SRC		KIND OF BUSINESS					ECOA
HSBC	ALL		09/05/10		TU							

CITIBANKNA	ALL	04/13/10	TU
TEST SUBCODE	ALL	07/01/08	TU
CHARTER 1 AU	ALL	06/28/08	TU
KEY BANK NA	ALL	04/17/08	TU
CHASE/USA	ALL	02/15/08	TU
METRIS	ALL	01/24/08	TU
AT&T-WS	ALL	10/14/07	TU

Repository Remarks

TU TRANSUNION OFAC NAME SCREEN: CLEAR - BAERBEL H GLACOMMON - 892447941

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
ATLNAUTO	A 01CPJ002	800 PERRINGTON OFC PARK, FAIRPORT, NY 14450	716-4212985
BALLYS	F 01FQV004	300 EAST JOPPA RD, TOWSON, MD 21286	
BNFICIL-NYIN	F 0999D25X	1764 EMPIRE BLVD, WEBSTER NY 14580	(716) 671-5350
CHARTER 1 AU	B 00200560	228 EAST MAIN ST. STE 300 (BUFFALO), ROCHESTER, NY 14604	716-2388626
CHASE/USA	N 00005020	4915 INDEPENDENCE, TAMPA, FL 33634	
CINGLR WRLSS	U 00004083	2875 UNION RD SUITE # 35U, CHEEKTOWAGA, NY 14227	214-7336145
CITIMORTGAGE	F 00023839	12855 N. OUTER FOU, ST. LOUIS MO 63141	(203) 975-6815
DMCCB	B 02445022	1455 W 2200 S, SALT LAKE CITY, UT 84119	801-974-4699
FST USA BK B	B 07519017	3 CHRISTIANA, WILMINGTON DE 19801	(302) 594-4000
GRATZ NATL B	B 00033397	P O BOX 159, GRATZ PA 17030	
KEYBANK USA	B 0273Q593	PO BOX 94518, CLEVELAND, OH 44101	800-5390102
PENFLD FCU	Q 04321006	2070 FIVE MILE LNE, PENFIELD NY 14526	(716) 586-8225
SEARS MC	B 04748114	PO BOX 34577, LOUISVILLE, KY 40232	
VALLEY CRSER	Y 07311001	POB 1518, PALM DESERT CA 92260	(619) 360-9313

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	09/10/10 03:09:03 AM	RECORD FOUND

Repository Referral

Trans Union
P.O. Box 1000
Chester, PA 19022
800-888-4213

Comments

*** End of Credit Report ***

Investigative

InstaCriminal Single State Search

RESULTS	Records Found		
NAME SEARCHED	GLACOMMON, BAERBEL	SEARCH DATE	09-10-2010 10:25 AM MDT
DOB SEARCHED	06-06-XXXX	SEARCH SCOPE	
JURISDICTION	UTAH		
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.

VA Circuit

Offender:

Full Name:	VARDOS,BENSON
SSN:	XXX-XX-7890
DOB:	XXXX-06-06
	MAI F

Gender:	MALE
Race:	WHITE
Height:	000
Weight:	000
Eye Color:	UNKNOWN
Address:	123 APPLE ST ,RICHMOND VA 23232
Case Number:	112233
Comments:	Offender#: 001 CASE#:112233

Offense:

Case Number:	112233
Jurisdiction:	VA
Description:	DIST OF COCAINE
Disposition:	GUILTY
Offense Type:	FELONY
Arrest Date:	1999-06-05
Disposition Date:	1999-08-26
File Date:	1999-08-02
Comments:	Case Type: Felony

VA Circuit**Offender:**

Full Name:	VARDOS,BENSON
SSN:	123-45-678
DOB:	XXXX-06-06
Gender:	MALE
Race:	WHITE
Height:	000
Weight:	000
Eye Color:	UNKNOWN
Address:	123 APPLE ST ,RICHMOND VA 23232
Case Number:	112233
Comments:	Offender#: 001 CASE#:112233

Offense:

Case Number:	112233
Jurisdiction:	VA
Description:	DIST OF COCAINE
Disposition:	GUILTY
Offense Type:	FELONY
Arrest Date:	1999-06-05
Disposition Date:	1999-08-26
File Date:	1999-08-02
Comments:	Case Type: Felony

WARNING: Based on the information provided Lightning Background Screening 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 personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. Lightning Background Screening 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, may 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.

RESULTS

NAME SEARCHED

JURISDICTION

No Reportable Records Found

GLACOMMON, BAERBEL

NATIONWIDE

SEARCH DATE

SEARCH SCOPE

09-10-2010 10:27 AM MDT

Consumer Statements**General Disclaimer**

WARNING: A PERSON MUST HAVE PERMISSIBLE PURPOSE UNDER THE FAIR CREDIT REPORTING ACT (FCRA) TO OBTAIN A CONSUMER REPORT. THE FCRA IMPOSES PENALTIES AGAINST ANYONE WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES, INCLUDING FINES, UP TO TWO YEARS IN PRISON OR BOTH. A CONSUMER REPORTING AGENCY MAY NOT PROHIBIT YOU FROM DISCLOSING THE CONTENTS OF THE REPORT DIRECTLY TO THE CONSUMER.

NYCHA TOMPKINS HOUSES VS ALEXANDER, ROBERT**Defendant Information:**

County Fips Code: 047
State Fips Code: 36
Full Name: ALEXANDER, ROBERT
Alias Full Name: ROBERT ALEXANDER
Address Line 1: 919 MYRTLE AVE APT 4K
City, State Zip: BROOKLYN, NY 11206

Plaintiff Information:

Full Name: NYCHA TOMPKINS HOUSES

Judgment Information:

Case Number: 20040019038
File Date: 2004-06-21
Judgement Amount: 000001847
State Abbreviation: NY
County Code: 047

G T A REALTY C VS ALEXANDER, ROBERT**Defendant Information:**

County Fips Code: 061
State Fips Code: 36
Full Name: ALEXANDER, ROBERT
Alias Full Name: ROBERT ALEXANDER
Address Line 1: 287 BLEECKER ST APT 5F
City, State Zip: NEW YORK, NY 10014

Plaintiff Information:

Full Name: G T A REALTY C

Judgment Information:

Case Number: 20020099309
File Date: 2002-10-11
Judgement Amount: 000000000
State Abbreviation: NY
County Code: 061

BROWN WILHEMINA VS ALEXANDER, ROBERT**Defendant Information:**

County Fips Code: 061
State Fips Code: 36
Full Name: ALEXANDER, ROBERT
Alias Full Name: ROBERT ALEXANDER
Address Line 1: 269 W 134TH ST APT 6
City, State Zip: NEW YORK, NY 10030

Plaintiff Information:

Full Name: BROWN WILHEMINA

Judgment Information:

Case Number: 20050054409

File Date: 2005-01-28

Judgement Amount: 000000720

State Abbreviation: NY

County Code: 061

522 536 WEST 14 ST LLC VS ALEXANDER, ROBERT**Defendant Information:**

County Fips Code: 061

State Fips Code: 36

Full Name: ALEXANDER, ROBERT

Alias Full Name: ROBERT ALEXANDER

Address Line 1: 526 W 147TH ST APT 21

City, State Zip: NEW YORK, NY 10031

Plaintiff Information:

Full Name: 522 536 WEST 14 ST LLC

Judgment Information:

Case Number: 20060082940

File Date: 2007-01-18

Judgement Amount: 000014153

State Abbreviation: NY

County Code: 061

TAR Records

CAUTION: Based on the information provided Lightning Background Screening searched for public records in the sources referenced herein for eviction history information as permitted by applicable laws. 'No Reportable Records Found' means that our researchers could not locate a record that matched. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Verification**Residence Verification**

RESPONSE RECEIVED NAME	Pending	SEARCH DATE	09-10-2010 10:34 AM MDT
LANDLORD	BAERBEL GLACOMMON	VERIFIED BY/HOW	Paul/Phone
ADDRESS	LARRY THE LANDLORD	LEASE EXP DATE	12-31-2009
CITY/STATE/ZIP	333 CENTER ST	PROPER NOTICE	Yes
PHONE	SOUTH JORDAN, UT 84095	MOVE IN DATE	01-01-2009
FAX	582-854-5698	MOVE OUT DATE	12-31-2009
	582-568-8445		
		PAYMENT HISTORY	
MONTHLY AMOUNT	1000.00	NSF CHECKS	NONE
PAYS AS AGREED	YES	BALANCE OWING	NONE
LATE PAYMENTS	NONE	LEGALNOTICES	NONE

QUESTIONS **Any legal notices served for NON-Compliance? [Yes/No] (If yes, please explain.)**
NO

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

YES

Are there additional, authorized occupants on the lease?

YES, Sue Snugglebee.

Are there any problems or complaints on file?

NONE.

Are there any pets? [Yes/No] (If yes, what type?)

YES, an alligator.

Any property damage? [Yes/No] (If yes, please explain.)

NONE.

Would Resident be eligible to re-rent? [Yes/No] (If no, please give reason.)

NO, alligator keeps chasing me when delivering the rent bill.

COMMENTS

WARNING: Search Pending.

Employment Verification			
RESPONSE RECEIVED	Pending GLACOMMON, BAERBEL ACME JIM FANTASY ISLAND, IL 60750 654-987-4587 654-987-8521 ACME@ACME.COM	SEARCH DATE	09-10-2010 10:37 AM MDT
NAME		HOW VERIFIED	PHONE
EMPLOYER		DATE VERIFIED	09-05-2010
SUPERVISOR		VERIFIED BY	PAUL FEYEREISEN
ADDRESS			
PHONE			
FAX			
E-MAIL			
POSITION	SUBJECT-PROVIDED INFORMATION HEAD PROGRAMMER	EMPLOYER-PROVIDED INFORMATION LEAD PROGRAMMER	
HIRE DATE	06-05-2005	06-05-2005	
TERMINATION DATE	PRESENT	STILL EMPLOYED	
WAGE/SALARY	60,000	60,123.00	
TYPE/STATUS	FULL TIME	FULL TIME	

QUESTIONS

Please explain his/her job requirements and nature of his/her duties?

To lead a group of developers in virus creation.

Is he/she eligible for re-hire?

YES

Do you recommend him/her for employment?

YES

What was the reason for his/her separation with your company?

NONE, still employed.

Did he/she receive any employee warning notices?

NONE, good employee.

WARNING: Search Pending.

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 *****
