

# Detailed Credit Reports\* Instantly Available 24/7 Online

## Volume Discounts Available

- 1. Submission Data**- To start we need the applicant's name, date of birth, SSN and current residence.
- 2. Credit Score**- All Tenant Credit Reports from US Real Estate include credit scores at no additional fee. Scores range from 300 - 850 with a desirable score being higher than the average of 625.
- 3. Financial Summary**- This simple snap shot provides an overview of an applicant's credit summary, balances, credit utilization and income ratios as well as derogatory information if reported.
- 4. Personal Information Comparisons**- Shows any aliases or information variants as submitted to the requested bureau.
- 5. Address Comparison**- Verifies address information provided by the applicant with what the requested bureau has on file.
- 6. Employment Comparison**- Shows employment history as reported to the requested bureau.
- 7. Credit History**- Shows detailed account information including balances, payment terms, late payment dates, collections and account status as far as joint, open, closed, etc.
- 8. Public Records**- Reveals any judgements or bankruptcies as well as tax liens the applicant may have.
- 9. Prior Inquiries**- Recent history of credit inquiries on the applicant.
- 10. Repository Remarks**- Notes from the bureau on any discrepancies between what was submitted and what is on file.

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### Credit Report

APPLICANT SAMPLE, JONATHON SSN 111-11-1111 01/02/1983  
 ADDRESS(ES) 123 FANTASY ISLAND CITY / STATE / ZIP SPRINGFIELD, PA 19064

Scores							
734 - TRANSUNION/FICO CLASSIC (98)							
JONATHON Q. SAMPLE 111-11-1111							
Financial Summary							
#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION			
MORTGAGE	3	\$1530	\$93945	\$0	11%	PROPOSED RENT	700
INSTALLMENT	7	\$0	\$0	\$0	0%	STATED MONTHLY INCOME	5000
OPEN	4	\$4172	\$83451	\$0	10%	INCOME TO RENT RATIO	7.14:1
REVOLVING	21	\$25	\$580	\$0	0%	INCOME TO DEBT RATIO	0.87:1
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	0.77:1

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				
APPLICANT	NAME	SOC SEC	DOB	AKA
TU	SAMPLE, JONATHON Q	111-11-1111	01/02/83	
	SAMPLE, JONATHON Q	MATCH	01/02/83	JON SAMPLE
		MATCH		JOHN SAMPLE
				DOB: 09/26/77

Address Comparison			
APPLICANT	ADDRESS	REPORTED	
TU	123 ELM STREET, SPRINGFIELD, PA 19064	02/07/11	
	123 MAIN ST, PLYMOUTH< MA 02360	02/03/09/05	

Employment Comparison			
APPLICANT	COMPANY	POSITION	REPORTED
TU	LOCKHEAD MARTIN	LOGISTICS	

### Credit Bureau Report

CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES			TYPE	PRESENT STATUS	E C O A
						30	60	90+			

AMEX	01/01/01	01/01/11	46	\$83451	\$83451	\$0	0	0	0	OPEN	AS B
										\$4172	AGREED
GMAC MORT.	08/01/05	12/01/10	48	\$13000	\$79599	\$0	0	0	0	MTG	AS B
				0	0					180 \$153	AGREED

Remarks: CONVENTIONAL REAL ESTATE MORTGAGE; COLLATERAL: FRD274474190 100086816050700123

CITIZENS BNK	06/01/06	01/01/11	48	\$89000	\$14346	\$0	0	0	0	MTG	AS B
				01-2011						\$0	AGREED

Remarks: HOME EQUITY LOAN

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
UCS	ALL	12/29/10	TU		
UCS	ALL	08/24/10	TU		
UCS	ALL	12/17/09	TU		
HSBC/RS	ALL	08/22/09	TU		

Repository Remarks					
NO REPOSITORY REMARKS DEVELOPED					

Submission Results			
APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	02/07/11 10:52:14 AM	RECORD FOUND

Repository Referral			
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TransUnion Consumer Relations  
 www.transunion.com/myoptions  
 2 Baldwin Place  
 P.O. Box 1000  
 Chester, PA 19022  
 800-888-4213

Comments			
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\*\*\* End of Credit Report \*\*\*

Credit Bureau Report

\* Detailed Credit Reports Available to Clients who have Passed an On-site Office Inspection as Required by the Credit Bureaus