



**Tenant Screening Report**

Birchwood Credit Services  
2617 White Mountain Hwy  
2nd Floor  
North Conway, NH 03860  
Phone: 800-910-0015

FILE NUMBER	1063	REPORT DATE	02-18-2014
REPORT TO	BCS Test (999BCS) 2617 White Mountain Hwy 2nd Floor North Conway, NH 03860 Phone: 800-910-0015 Fax: 800-785-0017	ORDER DATE	02-11-2014
		REFERENCE	123456
		TYPE	Tenant Screening Bundle Option 1
		REFERRED BY	COMAR PROPERTIES

**Application Information**

APPLICANT	MESS, HANK	SSN	XXX-XX-1111	DOB	09-15-XXXX
ADDRESS(ES)	1234 ANYWHERE ST	CITY / STATE / ZIP	CHICAGO, IL 60605		

**InstaCriminal National Alias Search**

RESULTS	<b>No Reportable Records Found</b>	
NAME SEARCHED	MESS, HANK	SEARCH DATE 02-18-2014 11:53 AM MST
DOB SEARCHED	09-15-XXXX	
JURISDICTION	NATIONWIDE	
NAME VARIATION(S) SEARCHED		

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.

SSN VALIDATION INFORMATION

ADDRESS/IDENTITY HISTORY INFORMATION

**CAUTION:** Based on the information provided Birchwood Credit Services searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched the SSN and at least one personal identifier (i.e., Name or Date of Birth) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

**InstaEviction National Lookup Search**

RESULTS	<b>Records Found</b>	
NAME SEARCHED	MESS, HANK	SEARCH DATE 02-18-2014 12:06 PM MST
JURISDICTION	NATIONWIDE	SEARCH SCOPE

**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
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**Judgment Information:**

Case Number:	32589239
CaseType:	LANDLORD/TENANT

Case Disposition: Civil New Filing  
 Court Location: LOUDOUN DISTRICT COURT  
 Reference Id: 3920A  
 Judgment Amount: \$50  
 Filed Date: 2010-03-05

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 Birchwood Credit Services.

**Credit**

**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	
INSTALLMENT	12	\$785	\$34093	\$0	5%	STATED MONTHLY INCOME	
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	-
REVOLVING	12	\$150	\$3132	\$247	0%	INCOME TO DEBT RATIO	-
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	-
		<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.

**Variations**

**Personal Information Comparison**

	NAME	SOC SEC	DOB	AKA
APPLICANT	MESS, HANK	XXX-XX-1111	09/15/XXXX	
TU	MESS, HANK	XXX-XX-1111	01/09/XX	HANK MESS
		XXX-XX-1111		MESS,HANK,D DOB: 01/09/XX

SOCIAL SECURITY FRAUD SEARCH  
 MESS, HANK  
 TU AVAILABLE AND CLEAR

**Address Comparison**

	ADDRESS	REPORTED
	8315 BUNKER HILL RD ANTHILL, MO 65488	04/25/13
APPLICANT	TU 8315 BUNKER HILL RD , ANTHILL, MO 65488	12-2011
APPLICANT	TU 8351 BUNKER HILL RD , ANTHILL, MO 65488	09-2011
APPLICANT	TU 20200 3RD CT 1, ANTHILL, MO 65488	

**Employment Comparison**

	COMPANY	POSITION	REPORTED
APPLICANT	TU VCTRN CNMAS		
APPLICANT	TU VICTORIAN CINEMAS	MANAGER	

**Credit Bureau Report**

**Scores**

**528 - TRANSUNION/ FICO CLASSIC (98)**

HANK MESS XXX-XX-1111

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
- LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

**Credit History**

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
		DLA				30	60	90+			
COUNTRYWIDE	04/01/12 09	03/01/13	\$166300	\$164834	\$0	0	0	0	MTG 360 \$1092	AS AGREED TU	B
	<b>Remarks:</b> CONVENTIONAL REAL ESTATE MORTGAGE										
WFFINACCT	11/01/11 16	03/01/13	\$37133	\$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30 TU	B
	<b>Late Dates:</b> 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+ TU	B
	<b>Late Dates:</b> 4/13-120, 3/13-90, 2/13-60, 1/13-30										
	<b>Remarks:</b> CLOSED										
GEMB/JCP	01/01/12 14	03/01/13 03-2013	\$1000	\$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30 TU	B
	<b>Late Dates:</b> 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 TU	B
	<b>Late Dates:</b> 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 TU	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 TU	B
	<b>Late Dates:</b> 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 TU	B
	<b>Remarks:</b> CLOSED										
AFSCI	11/01/02	10/01/03 08-2003	\$363	\$0	\$0	--	--	--	INST 12 \$0	AS AGREED TU	B
	<b>Remarks:</b> CONDITIONAL SALES CONTRACT										
AMER GEN FIN	11/01/04	11/01/10 01-2007	\$0	\$0	\$0	--	--	--	INST 48 \$0	PAID CHGOFF TU	J
	<b>Remarks:</b> 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 TU	B
	<b>Late Dates:</b> 5/08-30, 12/07-30, 11/07-30, 10/07-60										

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
		DATE DLA				30	60	90+			
		<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER									
AVCO FINANCE	07/01/03	11/01/04 10-2004	\$2548	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	B
		<b>Remarks:</b> REFINANCED; SECURED BY HOUSEHOLD GOODS									
AVCO FINANCE	10/01/02	07/01/03	\$2025	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	B
		<b>Remarks:</b> 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 TU	B
		<b>Late Dates:</b> 10/10-60, 9/10-30, 4/10-30, 3/10-60, 2/10-30, 8/09-60, 7/09-30									
		<b>Remarks:</b> ACCOUNT CLOSED BY CREDIT GRANTOR									
COUNTRYWIDE	10/01/01 10	05/01/07	\$117243	\$0	\$0	0	0	0	MTG 360 \$0	FORECLOS TU	J
		<b>Late Dates:</b> LAST LATE DATE 05/07									
		<b>Remarks:</b> 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 TU	B
		<b>Remarks:</b> 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 TU	B
		<b>Late Dates:</b> 7/09-30									
		<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER									
HSBC NV	06/01/08	02/01/13 06-2012	\$600	\$0	\$0	--	--	--	REV \$0	CHARGE OFF TU	B
		<b>Remarks:</b> PURCHASED BY ANOTHER LENDER									
HSBC NV	12/01/02	10/01/10 07-2006	\$3500	\$0	\$0	--	--	--	REV \$0	PAID CHGOFF TU	J
		<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER									
LANE BRYANT	03/01/00 23	06/01/08	\$700	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
ROADLOANS	05/01/09 33	11/01/11 11-2011	\$24477	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
		<b>Remarks:</b> CLOSED									
SEC PAC FIN	12/01/01	01/01/04 12-2003	\$2342	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	J
		<b>Remarks:</b> 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 TU	B
		<b>Remarks:</b> CLOSED									
WACHOV/FTU	03/01/03	11/01/04 08-2004	\$12960	\$0	\$0	--	--	--	AUTO \$0	AS AGREED TU	J
		<b>Remarks:</b> 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+ TU	B
		<b>Late Dates:</b> 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									
		<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER									

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
		DATE DLA				30	60	90+			
WFNNB/DRSBRN	04/01/02	04/01/07 04-2004	\$500	\$0	\$0	--	--	--	REV \$0	AS AGREED TU	B
FST USA BK B	02/01/03	10/01/09 07-2006	\$2500	\$0	\$0	--	--	--	REV \$0	BANKRUPTCY TU	B

**Remarks:** CHAPTER 7 BANKRUPTCY

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

#### 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		

#### Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
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		

HOUSEHOLD BANK	B 07991187	3 CHRISTIANA 201 N WALNUT, WILMINGTON, DE 19801	
LANDSAFE CRT	Z 07183223	POB 98706, LAS VEGAS, NV 89193	
LANE BRYANT MAILORDER	C 0131P008	155 N LAKE AVE MS 3-162, PASADENA, CA 91101	
ROCKVILLE FE	Z 04887371	4590 E BROAD ST, COLUMBUS, OH 43213	800-8889265
SEC PAC FIN	F 04071924	6500 CHERRYWOOD, GREENBELT, MD 20770	301-3448018
TRIAD FINANCIAL CORP	F 01NNX001	6525 BELCREST RD, HYATTSVILLE MD 20782	(301) 864-6435
WACHOVIA BANK NA IL VA/F	B 0362N346	7711 CENTER AV SUITE 250, HUNTINGTON BEA, CA 92647	800-8986076
WELLS FARGO FINANCIAL AC	F 0627244B	P.O. BOX 13327, ROANOKE, VA 24040	800-8290192
WELLS FARGO FINANCIAL BA	B 08710005	1 INTERNATIONAL PL SUITE 300, PHILADELPHIA, PA 19113	800-3577501
WFFINACCP	F 01270410	1200 NORTHWEST AVE, SIOUX FALLS, SD 57104	605-3363933
WFNNB/DRSBRN	C 01NZ8006	3201 N FOURTH AVE, SIOUX FALLS, SD 57104	605-3363933
		4653 W MAIN ST, COLUMBUS, OH 43251	800-2620180

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**Submission Results**

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APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 09:18:38 AM	RECORD FOUND

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**Repository Referral**

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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

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**Comments**

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

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**Investigative**

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**Disclaimer**

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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.

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\*\*\* End Of Report \*\*\*

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