



TransUnion Tenant Credit Report

Applicant: Timothy Smith

File# 12345 Reported: 07/08/2016 1:30pm

Information Provided For Search

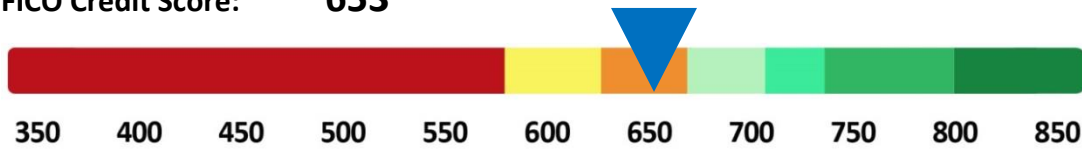
Name: Timothy Smith
Address: 678 Street

Date of Birth: 02/05/1971 SSN: XXX-XX-1234
City/State/Zip: Anytown, PA 12345

Score Assessment

Social Security Number Matched Applicant: Yes

FICO Credit Score: 653



- 350-579 Far Below Average Consumer Credit Score
- 580-669 Below the Average Consumer Credit Score
- 670-739 In the Median Consumer Credit Score Range
- 740-799 Above the Average Consumer Credit Score
- 800-850 Well Above Average Consumer Credit Score

Reasons Affecting Score

- Serious delinquency and public record or collection filed
- Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
- Time since delinquency is too recent or unknown
- Length of time since derogatory public record or collection is too short

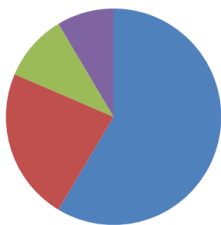
Report Overview

Total Amount Past Due:	\$1,200	Credit Limit:	\$15,200
Number of Times:		Real Estate Balance:	\$150,000
30 Days Late	1	Revolving Balance:	\$1,502
60 Days Late	2	Closed Balance:	\$0
90 Days Late	2	Installment Balance:	\$0
Accounts with Late Payments:	2	Public Records:	2
Total Amount of Debt:	\$1,305	Collection Accounts	5
Monthly Payments Required: \$270		Credit Inquiries:	2

Debt Summary

Total Debt \$151,502

This is the total debt the applicant has.



- Revolving Charge Accounts
- Real Estate Loan Revolving Charge Accounts
- Installment Loans (Auto Loans, Student Loans, etc.)
- Closed Accounts

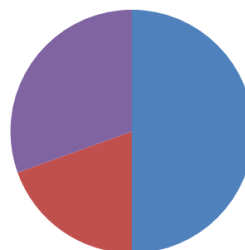
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Or email us at help@starpointscreening.com

Past Due Account Summary

Current Past Due Amount \$5,500

This is the total amount of money that the applicant is currently past due on paying creditors.

- Installment Loans (Auto Loans, Student Loans, etc.)
- Revolving Charge Accounts
- Real Estate Loan



Collection Account Summary

General Collection Accounts

General Collection accounts are accounts that are unpaid debts that were written off by a debtor because the applicant did not pay as agreed.

Total: 3 Accounts Total Amount: \$479

Creditor	Amount Due	Opened	Last Reported	Account Number
VERIZON	\$329	12/01/2015	06/05/2016	2157965
SPRINT	\$150	01/12/2013	04/06/2013	456587
TIME WANER CABLE	\$350	12/02/2014	12/02/2014	5687899

Medical Collection Accounts

Medical Collection accounts are accounts that were written off by the care provider. Medical Collections are not weighted or viewed as negatively as General Collections, but they do affect the applicant's credit rating.

Total: 2 Accounts Total Amount: \$550

Creditor	Amount Due	Opened	Last Reported	Account Number
CHARLOTTE MEDICAL	\$350	07/05/2012	09/15/2016	458799
ATS COLLECTIONS	\$200	08/05/2012	09/01/2016	7895555

Tradeline Detail

Open Accounts

Creditor: CAPITAL ONE	Balance: \$275.00	Date Reported: 09/26/2016	Late Payments
Type: Revolving/Credit Card	Payment Amount: \$169.00	Date Opened: 01/05/2011	36 Months Reported:
Account #: 5xxxx45655x	Amount Past Due: \$0	Date Last Activity: 09/16/2016	Day 30: 1
Status: (01) Paid or paying as agreed			Day 60: 0
			Day 90: 0

Payment History Last 2 Years

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Paid: Paid as Agreed												
30 Days: Overdue 30 Days	2016	Paid	Paid	Paid	30 days	Paid	Paid	Paid	Paid	Na	Na	Na
60 Days: Overdue 60 Days	2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
90 Days: Overdue 90 Days	2014	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Na	Na	Na
Late 120: Overdue 120												
Na: Not rated												

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Creditor: WELLS FARGO	Balance: \$25,005.00	Date Reported: 08/21/2016	Late Payments
Type: Automobile	Payment Amount: \$469.00	Date Opened: 11/05/2014	24 Months Reported:
Account #: 7xxxx3255655x	Amount Past Due: \$0	Date Last Activity: 09/16/2016	Day 30: 2
Status: (01) Paid or paying as agreed			Day 60: 1
			Day 90: 1

Payment History Last 2 Years

Paid: Paid as Agreed		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Late 30: Overdue 30 Days	2016	Paid	Paid	Paid	30 days	Paid	Paid	Paid	Paid	Paid	Na	Na	Na
Late 60: Overdue 60 Days	2015	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
Late 90: Overdue 90 Days	2014	Paid	Paid	Paid	Paid	30 days	60 days	90 days	Paid	Paid	Na	Na	Na
Late 120: Overdue 120													
Na: Not rated													

Closed Accounts

Creditor: SEARS	Balance: \$0	Date Reported: 08/21/2016	Late Payments
Type: Charge Account	Payment Amount: \$469.00	Date Opened: 11/05/2014	24 Months Reported:
Account #: 7xxxx3255655x	Amount Past Due: \$0	Date Last Activity: 09/16/2016	Day 30: 2
Status: (01) Paid or paying as agreed			Day 60: 1
Remarks: Closed as Agreed			Day 90: 1

Public Records

Public Records, Bankruptcies, Liens, and Judgments

This section reflects bankruptcies, court ordered liens, and civil court judgments against the applicant.

Total: 2 Accounts Total Amount: \$9,035

Docket: 82CO13171	Date Paid: Not Provided
Record Type: (CJ) Civil judgment	Plaintiff: John Smith
Liability: \$6,535.00	
Date Filed: 03/01/2013	

Docket: 23657C	Date Paid: Not Provided
Record Type: (CJ) Civil judgment	Plaintiff: Oak Grove Apartments
Liability: \$2,500	
Date Filed: 05/01/2015	

Applicant Information

Personal Information

This section reflects personal data TransUnion has on file for the applicant.

Timothy Smith
 SSN: XXX-XX-1234
 Date of Birth: 02/05/1971
 On file since: 10/05/1995

Employment Information

This section reflects employment data TransUnion has on file for the applicant.

Employer: Target
 Position: Customer Service

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Address History

This section reflects the address history TransUnion has on file for the applicant.

Current Address

Street: 678 Street

City: Anytown State: PA Zip: 12345

Previous Address

Street: 1235 Elm Street

City: Anytown State: PA Zip: 12345