

# Sample Background Screening Report

Tenant Screening Center Inc.  
140 Wikiup Dr  
Santa Rosa, CA 95403  
Phone: 707-578-5533 / 800-523-2381  
Fax: 707-544-8861 / 800-799-8861

FILE NUMBER 1964325  
REPORT TO The Test Company (J11111100000)  
(J11111100000)  
1234 Client St  
Client City, CA 91500  
Phone: 555-555-5555  
Fax: 666-666-6666  
REPORT DATE 01-28-2010  
ORDER DATE 01-28-2010  
TYPE Full Report – with County Criminal(s)

## Application Information

APPLICANT	CONSUMER, JONATHAN	SSN	999-99-9990	DOB	-
ADDRESS(ES)	101 N BIRCH	CITY / STATE / ZIP	ANYTOWN, USA		

## California Disclaimer

**This notice is in compliance with California State Law when obtaining an employee or tenant screening. This report is only provided on the condition that an employer subject to California law agrees to abide by these conditions. Furthermore, by requesting a screening report, an employer certifies a compliance with California Civil Code Section 1786.16. By purchasing a report you agree to abide by these terms and conditions: 1) the report does not guarantee the accuracy of truthfulness of the information as to the subject of the investigation, but only that is accurately copied from public records. Evidence of identity theft may or may not be identified from this report to the subject of the report. 2) The recipient of this report shall give a copy of this report to the subject of the report. 3) Failure to provide a copy of the report as required by law may expose you to liability as specified in Section 1786.50. Section 1786.50 provides for fines and damages in the event a consumer is harmed by an employer not complying with this section. Section 1786.16 refers to certain requirements already in existence, such as obtaining releases.**

## Credit

### Variations

### Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	CONSUMER, JONATHAN	999-99-9990	-	
XP	CONSUMER, JONATHAN	MATCH		JONATHAN QUINCY CONSUMER
		MATCH		999999990 DOB: N/A
		MISMATCH		JACK CONSUMER 999999990 DOB: N/A
		MISMATCH		JOHN SMITH 999999990 DOB: N/A
				JONATHAN SMITH JONES JR 999999990
				DOB: N/A

SOCIAL SECURITY FRAUD SEARCH  
CONSUMER, JONATHAN

XP \* INQ: PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/ANYTOWN, USA/555-555-5555 \* FROM 03/01/96 INQ COUNT FOR SSN - 8 \* FROM 03/01/96 INQ COUNT FOR ADDRESS - 15 \* INPUT SSN ISSUED 1965 - 1966 \* FILE: COMMERCIAL BUSINESS ADDRESS:/ANY INVESTMENTS/101 N BIRCH ST ANYTOWN, USA/ 666-666-6666 \* CKPT: INPUT SSN RECORDED AS DECEASED \* DOB: 01/10/51; DOD: 03/30/96  
 XP EXPERIAN ID FRAUD VICTIM ALERT ON FILE. DO NOT EXTEND CREDIT WITHOUT VERIFYING CONSUMER INFORMATION.

**Address Comparison**

	ADDRESS	REPORTED
	101 N BIRCH / ANYTOWN, USA	01/28/10
APPLICANT	XP 10655 N BIRCH ST/ ANYTOWN USA	01-1998
APPLICANT	XP 1314 N BIRCH ST/ ANYTOWN USA	02-1995
APPLICANT	XP 2600 BIRCH ST #111/ANYTOWN USA	09-1993

**Employment Comparison**

	COMPANY	POSITION	REPORTED
APPLICANT	XP AJAX HARDWARE		
APPLICANT	XP BELL AUTOMOTIVE		05-1991

**Scores**

**700 - FICO** JONATHAN CONSUMER 999-99-9990  
 - SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD, OR COLLECTION FILED (CODE 22)  
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 13)  
 - NUMBER OF ACCOUNTS WITH DELINQUENCY (CODE 18)  
 - AMOUNT OWED ON DELINQUENT ACCOUNTS (CODE 34)

**Credit Summary**

TOTAL TRADELINES	10	30 DAYS LATE	3
CURRENTLY SATISFACTORY	6	60 DAYS LATE	1
CURRENTLY DELINQUENT	2	90 DAYS LATE	1
PREVIOUSLY DELINQUENT	1	NEWEST TRADE	05/01/96
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	01/01/68
PUBLIC RECORDS	3	INQUIRIES	3

**Financial Summary**

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	1	\$3128	\$234000	\$0	46%	PROPOSED RENT	
INSTALLMENT	3	\$1421	\$31380	\$1421	6%	STATED MONTHLY INCOME	
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	-
REVOLVING	5	\$435	\$14657	\$0	2%	INCOME TO DEBT RATIO	-
OTHER	1	\$0	\$250	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	-
	10	\$4984	\$280287	\$1421	56%		

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.

**Public Records**

Court: SO CALIF DISTRICT COURT	Ref #: 45078321	Status: RELEASED
Action Type: COUNTY TAX LN	File Date: 06/01/94	Amount: \$12450
Reported By: XP	Plaintiff:	Status Date: 07/01/95
Court: COUNTY SPR CT SANTA ANA	Ref #: 7505853	Status: NOT SATISFIED
Action Type: JUDGMENT	File Date:	Amount: \$1200
Reported By: XP	Plaintiff: ALLIED COMPANY	Status Date: 09/01/93
Court: U S BANKRUPTCY COURT	Ref #: 35054539906234561	Status: FILED
Action Type: CHAPTER 13 BANKRUPTCY	File Date:	Amount: \$100000
Reported By: XP	Plaintiff:	Status Date: 02/01/93

**Credit Bureau Report**

**Credit History**

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
HOME FINANCIAL	05/01/90 92	01/01/98 12-1997	\$400000	\$234000	\$0	0	0	0	MTG 360 \$3128	AS AGREED XP	J
MOUNTAIN BK	03/01/93 39	12/01/96 11-1996	\$43225	\$19330	\$956	3	0	0	INST 060 \$956	DELINQ 30 XP	J
<b>Late Dates:</b> 12/96-30, 5/96-30											
<b>Remarks:</b> SECURED LOAN											
CENTRAL BANK	12/01/93 31	06/01/96 05-1996	\$22350	\$11050	\$465	1	0	0	AUTO 048 \$465	DELINQ 30 XP	B
<b>Late Dates:</b> 6/96-30											
STATE BANK	01/01/90 85	06/01/96 05-1996	\$10000	\$8628	\$0	0	0	0	REV \$255	AS AGREED XP	B
EMPLOYEES CREDIT UNION	02/01/85 99	01/01/98 01-1998	\$10000	\$6029	\$0	0	0	0	REV \$180	AS AGREED XP	J
HEMLOCKS	02/01/95 17	06/01/96	\$1000	\$1000	\$0	0	0	0	INST 024 \$0	AS AGREED XP	A
<b>Remarks:</b> INSTALLMENT SALES CONTRACT											
CREDIT AND COLLECTION	09/01/94 20	04/01/96	\$500	\$250	\$0	0	0	0	OTHE UNK \$0	COLLECTION XP	J
<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE											
BAY COMPANY	01/01/68 99	05/01/96	\$1400	\$0	\$0	1	1	4	REV \$0	BANKRUPTCY XP	J
<b>Late Dates:</b> 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30											
<b>Remarks:</b> ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER											
ISLAND SAVINGS	05/01/96 18	10/01/97	\$7000	\$0	\$0	0	0	0	REV \$0	AS AGREED XP	J
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
TRAVEL CHARGE USA	03/01/95 34	12/01/97	\$4000	\$0	\$0	0	0	0	REV 001 \$0	AS AGREED XP	B

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

**Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECO A
HEMLOCKS	ALL	12/05/98	XP		
BAY COMPANY	ALL	12/03/98	XP		
HILLSIDE BANK	ALL	10/21/97	XP		

**Source Information**

**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
BOSTONS/CARSONS	2390446	140 W INDUSTRIAL DR, ELMHURST, IL 60126	800-628-0679
CBUSASEARS	2313849	PO BOX 6189, SIOUX FALLS, SD 57117	BYMAILONLY
H R S I	2240679	700 N WOOD DALE RD, WOOD DALE, IL 60191	708-350-4000

**Submission Results**

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EXPERIAN	01/28/10 11:50:41 AM	RECORD FOUND

**Repository Referral**

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

**Comments****Repository Remarks**

XP CONSUMER STATEMENT: \*\*#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 01/30/10.

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

**Investigative****Eviction - Unlawful Detainer Search (Nationwide)****Case UD000000 - Complaints/Parties**

**Complaint Number:** 1  
**Complaint Type:** Unlawful Detainer Complaint  
**Filing Date:** 07/02/2009  
**Complaint Status:** Judgment 09/09/2009

Party Number	Party Type	Party Name	Attorney	Party Status
1	Plaintiff	MR. LANDLORD	<a href="#">ATTORNEY, LLP</a>	Judgment 09/09/2009
2	Defendant	JONATHAN CONSUMER	<a href="#">Unrepresented</a>	Judgment 09/09/2009

**Case UD000000 – Actions**

Viewed	Date	Action Text	Disposition
	12/29/2009	JUDGMENT BY DEFAULT--AND ACCRUED INTEREST OF \$ \$26.60 AND COSTS AFTER JUDGMENT IN THE SUM OF \$ \$2026.60 FILED.	Not Applicable
	12/29/2009	WRIT OF EXECUTION ISSUED; LOS ANGELES COUNTY	Not Applicable

**EVICTON – UNLAWFUL DETAINER – FED FILINGS SEARCH:**

Please Note:

The information contained in this section of the Eviction/UD filings search is provided by independently operated and maintained court record collection services and NOT from any credit bureaus repositories. As such, information collected, compiled, and provided on this report are from such independent sources and are not recorded or found in any part or sections of the prospective residents credit file. The information contained in this section is a matching of name and address only. Social Security Numbers are not required when filing this information with the courts. Consequently, there is no guarantee that the name(s) listed below are the same individual(s) that are applying for housing. If there is a match of a name (especially a unique name) and a street address, it is a possibility that the defendant in that record and this applicant are the same person. To obtain more information on a filing, you can contact the civil division of the court listed with each record reported. You may ask the prospective resident to provide you with

proof of residence during the time in which the eviction record was filed to prove that this filing does not belong to the prospective tenant in question.

The Suppliers of this information make no warranty, expressed or implied, regarding the accuracy of the data contained in this report and therefore do not guarantee or warrant correctness, completeness, merchantability, or fitness for a particular purpose of this information. It is recommended that the parties using this information investigate or verify the accuracy of each record to ensure the identification and correctness of such.

**Skips, Damages and Monies Owed - reported to TSC**

THE FOLLOWING TENANT INFORMATION CARD(S) HAVE BEEN FILED AGAINST YOUR APPLICANT(S)

TENANT CONSUMER, JONATHAN  
 SS# TENANT 999-99-9990  
 DOB TENANT 12/09/59  
 DL# TENANT 1275777

ADDRESS 101 N BIRCH ST  
 ANYTOWN, USA

REASON(S) FOR REPORT ON THE ABOVE NAMED TENANT(S)  
 EVICTED: MONIES OWED \$2026.60

ADDITIONAL COMMENTS:

TENANT TOOK ALL OF THE LIGHT FIXTURES: STOLE THE ROSE BUSHES: NEVER PAID RENT ON TIME: LEFT LOTS OF GARBAGE AND THE PROPERTY A MESS

**Verification**

**Check box to verify Present & Previous Landlord**

NAME	JONATHAN CONSUMER	SEARCH DATE	01-28-2010 12:57 PM
LANDLORD	MR. LANDLORD	VERIFIED BY/HOW	IN WRITING
ADDRESS	101 N BIRCH	LEASE EXP DATE	N/A
CITY/STATE/ZIP	BURBANK, CA 91502	DURATION	01/2009
PHONE	123-456-7891	PROPER NOTICE	SEE ATTACHED EVICTION INFORMATION
		PAYMENT HISTORY	
MONTHLY AMOUNT	\$1000	NSF CHECKS	2
PAYS AS AGREED	SEE ATTACHED EVICTION INFORMATION	BALANCE OWING	\$1000
LATE PAYMENTS	4	LEGALNOTICES	3 DAY PAY OR QUIT
COMMENTS	SEE ATTACHED EVICTION CASE INFORMATION		

**Check box to verify Employment**

NAME	CONSUMER, JONATHAN	SEARCH DATE	01-28-2010 12:58 PM
EMPLOYER	MR EMPLOYER	HOW VERIFIED	IN WRITING
SUPERVISOR	MR. SUPERVISOR	DATE VERIFIED	01/27/2010
ADDRESS		VERIFIED BY	MR. SUPERVISOR
PHONE	123-456-7891		
POSITION	SUBJECT-PROVIDED INFORMATION SUPERVISOR	EMPLOYER-PROVIDED INFORMATION	SUPERVISOR II
HIRE DATE	01/01/2009		01/01/2009
TERMINATION DATE			CURRENT EMPLOYEE
WAGE/SALARY	\$75K ANNUALLY		\$75 K ANNUALLY + BONUS

TYPE/STATUS

ACTIVE / FULL TIME

ACTIVE/ FULL TIME EMPLOYEE

**Disclaimer**

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

**Investigative**

**County Criminal Rpt - 1 County \$13, each additional county \$5**

NAME SEARCHED	CONSUMER, JONATHAN	SEARCH DATE	01-28-2010 1:22 PM
DOB SEARCHED	12-09-1959	SEARCH SCOPE	
JURISDICTION	CA-LOS ANGELES		

\*\*\* Abstract \*\*\*

NAME ON RECORD	CONSUMER, JONATHAN	CASE NUMBER	CR2010-1234
DOB ON RECORD	12/09/1959	COURT	SUPERIOR COURT LOS ANGELES COUNTY
OTHER IDENTIFIERS		FILE DATE	01/01/2009
OTHER INFO			

**Count-1**

TYPE	FELONY	OFFENSE	DUI
DISPOSITION	PLED GUILTY		
DISPOSITION DATE	01/05/2009	OFFENSE DATE	01/01/2009
SENTENCE	6 MONTHS JAIL - LESS TIME SERVED - 3 MONTHS COMMUNITY SERVICE - LOSS OF DRIVERS LICENSE - TO COMPLETE COURT ORDERED CLASS		
OTHER INFO	PROBATION TO EXPIRE 01/02/2010		
COMMENT			

NAME SEARCHED	CONSUMER, JONATHAN	SEARCH DATE	01-28-2010 1:23 PM
DOB SEARCHED	12-09-1959	SEARCH SCOPE	
JURISDICTION	CA-ORANGE		

**WARNING:** Based on the information provided Tenant Screening Center Inc. searched for public record 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 at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers listed for the subject in the above abstract. Tenant Screening Center Inc. 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.

**Disclaimer**

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