



Tenant Verification Service Inc.

Credit Decision Report

TVS Transaction #: 157030

Requested by

Landlord	Richard Landlord
Date requested	Oct 01, 2008

Input Provided

(source: LexisNexis)

Name	JOHN M HOWEY
Date of Birth	not verified
S.S.N.	verified 220-94-XXXX
Address	not verified 241 FEDERALSBURG SOUTH LAUREL MD 20724
Previous Address	not verified 4 NORTH BETTY ST. LAUREL MD 20724
Other Addresses	Mar/2005: 833 MARGARET PL ATLANTA GA 55518 Mar/2005: 333 HOLLYWOOD RD ATLANTA GA 55518 Sep/2001: 333 HOPKINS ST ATLANTA GA 66610 Mar/2005: 123 BARRETT DR ATLANTA GA 55518 Dec/1998: 5678 CHAPPELL RD ATLANTA GA 55518

Public Record (TVS cannot give further details because they are Court Records)

Filing Date	Mar-2002	Plaintiff	N/A
Status Date	Mar-2002	Status	FED TAX LIEN Fed tax lien
Amount	15216	Court code and name	ALAMEDA COUNTY REC (123123123)
Ref. number		ECOA Account type (2)	Individual [1]

Public Record

Filing Date	Sep-1999	Plaintiff	N/A
Status Date	Sep-1999	Status	STATE TAX LN State tax lien
Amount	675	Court code and name	SANTA CLARA COUNTY REC (3123321231)
Ref. number		ECOA Account type (2)	Individual [1]

Informational Messages

(source: Experian)

1202 SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC/PLC (terrorist) LIST
0084 SSN MATCHES



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TVS Rating

Rating	D	Grade	POOR
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Grade	A+	A	B+	B	C+	C	D	F
Del.Rate (*)	1%	2%	5%	15%	31%	51%	71%	87%

(*) [Delinquent Rate]: Accepted Industry Standards indicate that the Delinquent Rate over the next two years will be as noted above for each Grade and Scoring Range.

Recommendation: [CLICK HERE](#)

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----- END OF REPORT -----