



Tenant Verification Service Inc.



# Credit Report

TVS Transaction #: 700015

## Requested by

<b>Landlord</b>	Testing The System	<b>Date requested</b>	Oct 20, 2014
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### Input Provided by Landlord

<b>Name</b>	joe the tenant Jr	<b>Date of Birth</b>	1955-XX-XX
<b>SSN</b>	XXXXX3123		
<b>Current Address</b>	47xx Lighthouse Rd Orlando NH 32808		
<b>Previous Address</b>	(none)		

### Consumer Identity provided by Credit Bureau

<b>Names, Akas &amp; Nicknames</b>	joe the Tenant, [Similar Name] JOHN Joe Tenant
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### Address Information (as reported to credit bureau)

[Jan-2013 to Jun-2014] PO BOX 1425 GONZALEZ FL 32560 [Post Office Box]
[Dec-2014] 47xx Lighthouse Rd Orlando FL 32808 [Multi-family dwelling]

### Employment Information (as reported to credit bureau)

[11/2003] AUTO REPAIR PROS:
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### Inquiries

Dec-2014: BK OF AMER - Bank Credit Cards [BC]
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### Trade Line

<b>Subscriber</b>	BEALLS DEPARTMENT STOR [DC-Complete Department Stores]		
<b>Account Type</b>	Revolving Charge Account [CHG]		
<b>Status</b>	CLOSED - Transferred [05]		
<b>Amounts</b>	limit=\$400		
<b>Date Opened</b>	Mar-2001	<b>Balance Amount</b>	
<b>Status Date</b>	Dec-2005	<b>Balance Date</b>	Dec-2005
<b>Last Payment Date</b>		<b>Months Reviewed</b>	
<b>Payment History (1)</b>			
<b>Delinq. over 30-60-90 days</b>	0-0-0		

### Trade Line

<b>Subscriber</b>	SYNCB/JCP [DC-Complete Department Stores]		
<b>Account Type</b>	Revolving Charge Account [CHG]		
<b>Status</b>	CLOSED - Transferred [05]		
<b>Amounts</b>	limit=\$200		
<b>Date Opened</b>	Feb-1997	<b>Balance Amount</b>	
<b>Status Date</b>	Mar-2005	<b>Balance Date</b>	Mar-2005
<b>Last Payment Date</b>		<b>Months Reviewed</b>	
<b>Payment History (1)</b>			
<b>Delinq. over 30-60-90 days</b>	0-0-0		

### Trade Line

<b>Subscriber</b>	CITGO/CBNA [BC-Bank Credit Cards]		
<b>Account Type</b>	Credit Card, Terms REV [CRC]		
<b>Status</b>	CLOSED - Pairsatisfactorily [12]		
<b>Amounts</b>	limit=\$300, high balance=\$145		
<b>Date Opened</b>	Dec-1994	<b>Balance Amount</b>	
<b>Status Date</b>	Aug-2011	<b>Balance Date</b>	Aug-2011
<b>Last Payment Date</b>		<b>Months Reviewed</b>	
<b>Payment History (1)</b>			
<b>Delinq. over 30-60-90 days</b>	0-0-0		
(NO public records found on file)			



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# Credit Report

TVS Rating

**VantageScore 3.0** 4      **Credit Rating** **BAD** - Your credit score ranks higher than 1% of U.S. consumers.

Grade	EXCELLENT	GREAT	GOOD	FAIR	POOR	<b>BAD</b>
Score Range	850-781	780-721	720-661	660-601	600-500	499-300
Ranking *	99%-80%	79%-65%	64%-47%	46%-33%	32%-6%	5%-1%

(\*) [Ranking]: Accepted Industry Standards indicate that a Vantage Score Range of 850-781 is better than 99-80% of U.S. Consumers. A score of 780-721 is better than 79-65% of U.S. Consumers, and so on.

Recommendation

[CLICK HERE](#)

### References

(1) **Payment history codes:** 0=Current with zero balance; 1=30 days delinquent; 2=60 days delinquent; 3=90 days delinquent; 4=120 days delinquent; 5=150 days delinquent; 6=180 days delinquent; 7=Bankruptcy Chapter 13 Petitioned, or Discharged and Bankruptcy Chapter 13 Reaffirmation of Debt Rescinded; 8=Foreclosure/Voluntary Surrender/Repossession; 9=Collection, B=Account Condition Changed/Payment Code Not Applicable; C=Current; N=Current with zero balance – no update received. --

Notice: This report cannot and should not be copied in whole or in part for reasons that concern security & identity theft.

IMPORTANT! if you think that information in this Report is being reported inaccurately, please contact us by e-mail info@tenantverification.com or call us toll free at 1-877-974-9328 to open a dispute.

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