



Tenant Verification Service Inc.



TransUnion.

TVS Transaction #: 586081

Credit Report

Requested by

|                 |                    |                       |              |
|-----------------|--------------------|-----------------------|--------------|
| <b>Landlord</b> | James Landlordtest | <b>Date requested</b> | Oct 03, 2014 |
|-----------------|--------------------|-----------------------|--------------|

Input Provided by Landlord

|                         |                           |                      |            |
|-------------------------|---------------------------|----------------------|------------|
| <b>Name</b>             | Martin Heather            | <b>Date of Birth</b> | 1966-XX-XX |
| <b>SSN</b>              | XXXXX2725                 |                      |            |
| <b>Current Address</b>  | 3711 154th Omaha NE 68116 |                      |            |
| <b>Previous Address</b> | 4622 148th Omaha NE 68116 |                      |            |

Consumer Identity provided by Credit Bureau

|             |                |
|-------------|----------------|
| <b>Name</b> | HEATHER MARTIN |
|-------------|----------------|

Indicators

|                           |            |                    |       |
|---------------------------|------------|--------------------|-------|
| <b>File Hit</b>           | regularHit | <b>SSN Match</b>   | exact |
| <b>Consumer Statement</b> | none       | <b>Frozen file</b> | none  |

ID mismatch alerts

|                  |
|------------------|
| surname mismatch |
|------------------|

Address Information (as reported to credit bureau)

|   |
|---|
| [Sep-2010, current] 3711 154TH N unit 359 OMAHA NE 68116        |
| [Jan-2005, previous] 4622 148TH N OMAHA NE 68116                |
| [(n/a), secondPrevious] 3862 LAKE S unit 308 MILWAUKEE WI 53235 |

Employment Information (as reported to credit bureau)

|                         |
|-------------------------|
| [Dec-2014-]: EMPLOYER X |
|-------------------------|

Inquiries

|   |
|---|
| Apr-2015: TVS TENANT V - Miscellaneous [Z]  |
| Feb-2015: ASSET MGMT O - Collection Services [Y]  |
| Dec-2014: HEISER CHEVY - Automotives [A]  |
| Dec-2014: CPS - Finance / Personal [F]  |
| Dec-2014: EXETER FIN - Finance / Personal [F]   |
| Dec-2014: RUSS DARROW - Automotives [A]   |
| Jun-2014: ACRANET 186 - Credit Unions and Finance Companies Other Than Personal Finance Companies [Q] |
| May-2014: CREDCO - Miscellaneous [Z]  |
| May-2014: SAFERENT - Miscellaneous [Z]  |
| Jan-2014: CAP ONE - Banks [B]   |

Trade Line

|                                   |                              |                            |          |
|-----------------------------------|------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | BRYANTSTBK [Banks]           | <b>Last Verified</b>       | Mar-2015 |
| <b>Account Type</b>               | revolving                    | <b>Date paid out</b>       | Nov-2012 |
| <b>Date Opened</b>                | Jun-2011                     | <b>Most recent payment</b> | Nov-2012 |
| <b>Date Closed</b>                | Dec-2012                     | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | chargeOffRepo                | <b>Credit limit</b>        | 250      |
| <b>Account Rating</b>             | 09 [Charged off as bad debt] |                            |          |
| <b>High credit</b>                | 610                          |                            |          |
| <b>Payment History (1)</b>        |                              |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                        |                            |          |



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|                                   |                              |                            |          |
|-----------------------------------|------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | FNCC [Banks]                 | <b>Last Verified</b>       | Nov-2014 |
| <b>Account Type</b>               | revolving                    | <b>Date paid out</b>       | Mar-2012 |
| <b>Date Opened</b>                | Jul-2011                     | <b>Most recent payment</b> | Mar-2012 |
| <b>Date Closed</b>                | Jul-2012                     | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | chargeOffRepo                | <b>Credit limit</b>        | 250      |
| <b>Account Rating</b>             | 09 [Charged off as bad debt] |                            |          |
| <b>High credit</b>                | 429                          |                            |          |
| <b>Payment History (1)</b>        |                              |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                        |                            |          |

Trade Line

|                                   |  |                            |          |
|-----------------------------------|--|----------------------------|----------|
| <b>Subscriber</b>                 | SYNCB/SMRTCN [Department / Variety and Other Retail] | <b>Last Verified</b>       | Oct-2010 |
| <b>Account Type</b>               | revolving  | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Mar-2008   | <b>Most recent payment</b> | May-2010 |
| <b>Date Closed</b>                | Jan-2010   | <b>Current Balance</b>     | 505      |
| <b>Closed Indicator</b>           | chargeOffRepo  | <b>Credit limit</b>        | 300      |
| <b>Account Rating</b>             | 09 [Charged off as bad debt]                         |                            |          |
| <b>High credit</b>                | 505  |                            |          |
| <b>Payment History (1)</b>        |  |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0  |                            |          |

Trade Line

|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | CAPITAL ONE [Banks]                   | <b>Last Verified</b>       | Mar-2015 |
| <b>Account Type</b>               | revolving                             | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Oct-2006                              | <b>Most recent payment</b> | Mar-2015 |
| <b>Date Closed</b>                | Dec-2010                              | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | normal                                | <b>Credit limit</b>        | 1,000    |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 1,602                                 |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |

Trade Line

|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | CAPITAL ONE [Banks]                   | <b>Last Verified</b>       | Mar-2015 |
| <b>Account Type</b>               | revolving                             | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Aug-2009                              | <b>Most recent payment</b> | Feb-2015 |
| <b>Date Closed</b>                |                                       | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           |                                       | <b>Credit limit</b>        | 300      |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 473                                   |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |

Trade Line

|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | VERIZON [Utilities and Fuel]          | <b>Last Verified</b>       | Mar-2015 |
| <b>Account Type</b>               | open                                  | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Aug-2009                              | <b>Most recent payment</b> | Jan-2015 |
| <b>Date Closed</b>                | Aug-2010                              | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | normal                                | <b>Credit limit</b>        | 0        |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 599                                   |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |



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|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | HFC - USA [Finance / Personal]        | <b>Last Verified</b>       | Feb-2015 |
| <b>Account Type</b>               | mortgage                              | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Oct-2008                              | <b>Most recent payment</b> | Feb-2015 |
| <b>Date Closed</b>                |                                       | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           |                                       | <b>Credit limit</b>        | 0        |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 141,462                               |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |

Trade Line

|                                   |   |                            |          |
|-----------------------------------|---|----------------------------|----------|
| <b>Subscriber</b>                 | STATEFARMCU [Credit Unions and Finance Companies Other Than Personal Finance Companies] | <b>Last Verified</b>       | Feb-2015 |
| <b>Account Type</b>               | lineOfCredit  | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Dec-2003  | <b>Most recent payment</b> | Jan-2015 |
| <b>Date Closed</b>                | Aug-2012  | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | normal  | <b>Credit limit</b>        | 20,000   |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan]   |                            |          |
| <b>High credit</b>                | 19,180  |                            |          |
| <b>Payment History (1)</b>        |   |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0   |                            |          |

Trade Line

|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | FST PREMIER [Banks]                   | <b>Last Verified</b>       | Feb-2015 |
| <b>Account Type</b>               | revolving                             | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Mar-2009                              | <b>Most recent payment</b> | Feb-2015 |
| <b>Date Closed</b>                | Mar-2010                              | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | normal                                | <b>Credit limit</b>        | 350      |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 431                                   |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |

Trade Line

|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | FST PREMIER [Banks]                   | <b>Last Verified</b>       | Feb-2015 |
| <b>Account Type</b>               | revolving                             | <b>Date paid out</b>       |          |
| <b>Date Opened</b>                | Jul-2008                              | <b>Most recent payment</b> | Feb-2015 |
| <b>Date Closed</b>                | Mar-2010                              | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | normal                                | <b>Credit limit</b>        | 300      |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 391                                   |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |

Trade Line

|                                   |                                       |                            |          |
|-----------------------------------|---------------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | HSBC BANK [Banks]                     | <b>Last Verified</b>       | Jan-2011 |
| <b>Account Type</b>               | revolving                             | <b>Date paid out</b>       | May-2010 |
| <b>Date Opened</b>                | Sep-2006                              | <b>Most recent payment</b> | May-2010 |
| <b>Date Closed</b>                | Feb-2010                              | <b>Current Balance</b>     | 0        |
| <b>Closed Indicator</b>           | normal                                | <b>Credit limit</b>        | 0        |
| <b>Account Rating</b>             | 07 [Chapter 13 bankruptcy repay plan] |                            |          |
| <b>High credit</b>                | 1,050                                 |                            |          |
| <b>Payment History (1)</b>        |                                       |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                                 |                            |          |



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|                                   |   |                            |          |
|-----------------------------------|---|----------------------------|----------|
| <b>Subscriber</b>                 | STATEFARMCU [Credit Unions and Finance Companies Other Than Personal Finance Companies] |                            |          |
| <b>Account Type</b>               | installment   |                            |          |
| <b>Date Opened</b>                | Sep-2005  | <b>Last Verified</b>       | Feb-2011 |
| <b>Date Closed</b>                |   | <b>Date paid out</b>       |          |
| <b>Closed Indicator</b>           |   | <b>Most recent payment</b> | Nov-2010 |
| <b>Account Rating</b>             | 05 [120 days past due]  | <b>Current Balance</b>     | 0        |
| <b>High credit</b>                | 13,453  | <b>Credit limit</b>        | 0        |
| <b>Payment History (1)</b>        | 433   |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-2-1   |                            |          |

Trade Line

|                                   |                                  |                            |          |
|-----------------------------------|----------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | WI ELECTRIC [Utilities and Fuel] |                            |          |
| <b>Account Type</b>               | open                             |                            |          |
| <b>Date Opened</b>                | Jun-2014                         | <b>Last Verified</b>       | Feb-2015 |
| <b>Date Closed</b>                |                                  | <b>Date paid out</b>       |          |
| <b>Closed Indicator</b>           |                                  | <b>Most recent payment</b> |          |
| <b>Account Rating</b>             | 01 [Paid or paying as agreed]    | <b>Current Balance</b>     | 0        |
| <b>High credit</b>                | 0                                | <b>Credit limit</b>        | 0        |
| <b>Payment History (1)</b>        | 111111                           |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 0-0-0                            |                            |          |

Trade Line

|                                   |   |                            |          |
|-----------------------------------|---|----------------------------|----------|
| <b>Subscriber</b>                 | STATEFARMCU [Credit Unions and Finance Companies Other Than Personal Finance Companies] |                            |          |
| <b>Account Type</b>               | installment   |                            |          |
| <b>Date Opened</b>                | Sep-2005  | <b>Last Verified</b>       | Jun-2011 |
| <b>Date Closed</b>                | Jun-2011  | <b>Date paid out</b>       |          |
| <b>Closed Indicator</b>           | normal  | <b>Most recent payment</b> | May-2011 |
| <b>Account Rating</b>             | 01 [Paid or paying as agreed]   | <b>Current Balance</b>     | 0        |
| <b>High credit</b>                | 22,700  | <b>Credit limit</b>        | 0        |
| <b>Payment History (1)</b>        | 1122233   |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 3-2-0   | <b>Delinquency Amount</b>  | \$657    |

Trade Line

|                                   |                               |                            |          |
|-----------------------------------|-------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | CAPITAL ONE [Banks]           |                            |          |
| <b>Account Type</b>               | revolving                     |                            |          |
| <b>Date Opened</b>                | Jun-2007                      | <b>Last Verified</b>       | Sep-2009 |
| <b>Date Closed</b>                | Jul-2009                      | <b>Date paid out</b>       | May-2009 |
| <b>Closed Indicator</b>           | normal                        | <b>Most recent payment</b> | May-2009 |
| <b>Account Rating</b>             | 01 [Paid or paying as agreed] | <b>Current Balance</b>     | 0        |
| <b>High credit</b>                | 1,316                         | <b>Credit limit</b>        | 0        |
| <b>Payment History (1)</b>        | X1132111112111111111111111    |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 2-1-0                         |                            |          |

Trade Line

|                                   |                               |                            |          |
|-----------------------------------|-------------------------------|----------------------------|----------|
| <b>Subscriber</b>                 | MERRICK BK [Banks]            |                            |          |
| <b>Account Type</b>               | revolving                     |                            |          |
| <b>Date Opened</b>                | Aug-2007                      | <b>Last Verified</b>       | Jun-2009 |
| <b>Date Closed</b>                | Dec-2008                      | <b>Date paid out</b>       | Dec-2008 |
| <b>Closed Indicator</b>           | normal                        | <b>Most recent payment</b> | Dec-2008 |
| <b>Account Rating</b>             | 01 [Paid or paying as agreed] | <b>Current Balance</b>     | 0        |
| <b>High credit</b>                | 1,744                         | <b>Credit limit</b>        | 1,500    |
| <b>Payment History (1)</b>        | 111111211211111111111         |                            |          |
| <b>Delinq. over 30-60-90 days</b> | 2-0-0                         |                            |          |





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Credit Report

Score

**FICO 4 score** **495**      **Credit Rating** **BAD** - Your credit score ranks higher than 5% of U.S. consumers.

Fico 4 codes

038: Serious delinquency, and public record or collection filled  
 013: Time since delinquency is too recent or unknown  
 020: Time since derogatory public record or collection is too short  
 018: Number of accounts with delinquency

Understanding FICO Score

[CLICK HERE](#)

|             |           |         |         |         |         |         |
|-------------|-----------|---------|---------|---------|---------|---------|
| Grade       | EXCELLENT | GREAT   | GOOD    | FAIR    | POOR    | BAD     |
| Score Range | 850-760   | 759-700 | 699-660 | 659-620 | 619-580 | 579-300 |
| Ranking *   | 99%-80%   | 79%-65% | 64%-47% | 46%-33% | 32%-6%  | 5%-1%   |

(\*) [Ranking]: Accepted Industry Standards indicate that a FICO Classic 4 Score Range of 850-760 is better than 99-80% of U.S. Consumers. A score of 759-700 is better than 79-65% of U.S. Consumers, and so on.

Recommendation

[CLICK HERE](#)

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