



APPLICANT SCREENING REPORT

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FILE # 51433
REPORT TO RELIABLE CLIENT
STREET
CITY/ST/ZIP
PHONE
FAX

REPORT DATE 03/04/2009
DATE ORDERED 03/04/2009
REPOSITORIES XP*
TYPE SAMPLE

APPLICANT INFORMATION

APPLICANT	MESS, HANK A	SOC SEC	333-22-1111	DOB	09/01/1968
ADDRESS	3322 S WINDING CT	CITY/ST/ZIP	NO LUCK, UT 84100		

CREDIT BUREAU REPORT

CREDIT SUMMARY

TOTAL TRADELINES	3	30 DAYS LATE	1
CURRENTLY SATISFACTORY	1	60 DAYS LATE	0
CURRENTLY DELINQUENT	1	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	1	NEWEST TRADE	
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	05/01/90
PUBLIC RECORDS	1	INQUIRIES	5

FINANCIAL SUMMARY

#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	1	\$3128	\$234000	\$0	55%	PROPOSED RENT 800
INSTALLMENT	1	\$465	\$11050	\$465	2%	STATED MONTHLY INCOME 2500
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 3.12:1
REVOLVING	0	\$0	\$0	\$0	0%	INCOME TO DEBT RATIO 0.70:1
OTHER	1	\$0	\$250	\$250	0%	INCOME TO DEBT INCL. RENT RATIO 0.57:1
3	\$3593	\$245300	\$715	58%		

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.

VARIATIONS

PERSONAL INFORMATION COMPARISON

	NAME	SOC SEC	DOB	AKA
APPLICANT	MESS, HANK A	333-22-1111	09/01/1968	
XP*	MESS, HANK A	MATCH		JACK QUINCY
		MATCH		CONSUMER YOB: 1951;

SOC SEC FRAUD SEARCH

MESS, HANK
XP INPUT SSN ISSUED 1965 - 1966

ADDRESS COMPARISON

	ADDRESS,CITY,STATE,ZIP	REPORTED
APPLICANT	3322 S. WINDING CT, NO LUCK, UT 84100	03/04/2009
XP	9876 SANTA CLAUS WY, BURBANK CA 91502-1234	

EMPLOYMENT COMPARISON

	COMPANY	POSITION	REPORTED
APPLICANT	ACME WAREHOUSE	MACHINIST	03/04/2009
XP	AJAX HARDWARE	JANITOR	

The Information Contained In This Variations Comparison Section Should Only Be Used As A Tool To Further Research And Verifications. Call For Assistance!

CREDIT REPORT

SCORES

700 - EXPERIAN/FAIR, ISAAC (VER. 2) HANK MESS XXX-XX-1111
 - ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED (CODE 22)
 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT (CODE 13)
 - NUMBER OF ACCOUNTS DELINQUENT (CODE 18)
 - AMOUNT OWED ON DELINQUENT ACCOUNTS (CODE 34)

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 xxxxxxxxx0012	05/01/90 92	01/01/98 12/97	\$400000	\$234000	\$0	0	0	0	MTG 360 \$3128	AS AGREED XP	J
CENTRAL BANK xxxxxxx4388	12/01/93 31	06/01/96 05/96	\$22350	\$11050	\$465	1	0	0	AUTO 048 \$465	DELINQ 30 XP	B
Late Dates: 6/96-30											
CREDIT AND COLL xxxxxxxxx2136	09/01/94 20	04/01/96	\$500	\$250	\$0	0	0	0	OTHE UNK \$0	COLLECTION XP	J

Remarks: CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER; DR. JOHN KILDARE

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

PUBLIC RECORDS

Court: SPR CT SANTA ANA	Ref #: 7505853	Status: NOT SATISFIED
Action Type: JUDGMENT	File Date: 07/01/93	Amount: \$1200
Reported By: XP	Plaintiff: ALLIED COMPANY	Status Date: 09/01/93

PRIOR INQUIRIES

CREDITOR	INQUIRY TYPE	DATE	SRC	ECOA
HEMLOCKS	ALL	12/05/98	XP	
BAY COMPANY	ALL	12/03/98	XP	
HILLSIDE BANK	ALL	10/21/97	XP	
MADHATTER TEA	COLL	11/09/97	XP	

REPOSITORY REMARKS

-- CONSUMER STATEMENT OR REPOSITORY REMARKS (IF ANY) ANY WOULD APPEAR HERE

SOURCE INFORMATION

CREDITORS

CREDITOR	SUB CODE	PHONE	ADDRESS
BOSTONS/CARSONS	2390446	800-628-0679	140 W INDUSTRIAL DR ELMHURST, IL 60126
SEARS	2313849	BY MAIL ONLY	PO BOX 1990 TEMPE, AZ 85280

SUBMISSION RESULTS

APPLICANT	BUREAU	DATE	RESULT	INFILE DATE

REPOSITORY REFERRAL

Experian
P.O. Box 2002

Allen, TX 75013
888-397-3742

*** END OF CREDIT REPORT ***

INVESTIGATIVE

INSTACRIMINAL STATEWIDE SEARCH

RESULTS	RECORDS FOUND
NAME(S) SEARCHED	HANK MESS
DOB SEARCHED	9/1/1968
JURISDICTION(S) SEARCHED	Foreign National,Multi-State Sex And Violent Offender,Texas Sex Offender Registry,Utah Corrections,Utah Courts

RECORD:

CHARGE: Possesion/Use of a Controlled Substance

JURISDICTION: No Luck, UT
Class A Misdemeanor

FILE DATE: 06/30/2005

DISPOSITION: Guilty Plea

OTHER: \$500.00 fine / Community Service

RECORD:

CHARGE: Aggravated Assault

JURISDICTION: Ouch, UT

CLASS: 3rd Degree Felony

FILE DATE: 06/17/2002

DISPOSITION: Guilty Plea

OTHER: 6 month prison sentence

WARNING: This Record Was Found Through A Database Search And Has Not Been Verified As Belonging To The Applicant. As A Result, Further Verification May Be Warranted. Call For Assistance!

INSTAEVICTION RECORDS SEARCH

RESULTS	RECORDS FOUND
NAME(S) SEARCHED	HANK A MESS
STATE(S)	UT

Hank A. Mess
1122 W. Falling Tree Way # 4
Ouch, UT 84900

PLANTIFF: Claudia Hauser

AMOUNT: \$1450.00

FILE DATE: 08/15/2005

STATUS: Not Satisfied

WARNING: This Record Was Found Through A Database Search And Has Not Been Verified As Belonging To The Applicant. As A Result, Further Verification May Be Warranted. Call For Assistance!

VERIFICATIONS

RESIDENT VERIFICATION(S)

VERIFIED	YES		
LANDLORD	CLAUDIA HAUSER	MONTHLY AMOUNT	700.00
ADDRESS	1122 W FALLING TREE WAY #4	PAYS AS AGREED	NO
CITY/ST/ZIP	OUCH, UT 84900	LATE PAYMENTS	YES
PHONE	555-757-9989	NSF CHECKS	YES
VERIFIED BY	SALLY WORKER	BALANCE OWING	YES
HOW VERIFIED	VERBAL	LEGAL NOTICES	YES
DURATION	11/01/2004	PETS	YES
LEASE EXP DATE	11/01/2005	ROOMMATES	YES
PROPER NOTICE	NO	PROPERTY DAMAGE	YES
ELIGIBLE TO RERENT	NO	PROBLEM/COMPLAINT	YES
COMMENT	EVICTED 09/05. BALANCE OWING \$1450.00		

EMPLOYMENT VERIFICATION(S)

NAME	MESS, HANK A		
VERIFIED	PENDING		
EMPLOYER	ACME WAREHOUSE	HOW VERIFIED	VERBAL
SUPERVISOR	STAN LEE	DATE VERIFIED	12/01/2005
ADDRESS	COLLEGE TOWN, UT	VERIFIED BY	SALLY WORKER
PHONE	555-482-4321		
POSITION	MACHINIST	VERIFIED	NIGHT CREW
HIRE DATE	11/13/2002	VERIFIED	01/05/2003
TERMINATION DATE		VERIFIED	N/A
WAGE / SALARY	2500 MONTHLY	VERIFIED	\$1500.00 MONTHLY
TYPE / STATUS	FULL TIME/ACTIVE	VERIFIED	FULL TIME/ACTIVE
COMMENT			

NAME	MESS, HANK A		
VERIFIED	PENDING		
EMPLOYER	123 PIT STOP	HOW VERIFIED	VERBAL
SUPERVISOR	LISA STONE	DATE VERIFIED	12/01/2005
ADDRESS	HILLSTOWN, UT	VERIFIED BY	SALLY WORKER
PHONE	555-621-1314		
POSITION	MANAGER	VERIFIED	CLERK
HIRE DATE	10/25/2001	VERIFIED	01/25/2002
TERMINATION DATE	10/31/2002	VERIFIED	06/18/2002
WAGE / SALARY	2000 MONTHLY	VERIFIED	\$1200.00 MONTHLY
TYPE / STATUS	FULL TIME	VERIFIED	FULL TIME
COMMENT			

DISCLAIMER

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

***** END OF REPORT *****
