

Unit Application ID: 7068229



Property: HomeSeekers Inc. - Ft Lauderdale Branch -  
 Credit Property ID: 122921  
 Phone: 954-914-2913  
 Submitted by: TRENNERTOMPKINS  
 Received: 5/13/2011 12:08:56 PM  
 Completed: 5/13/2011 12:09:32 PM  
 Last Modified: 5/13/2011 12:09:32 PM

Toll Free: 800-487-3246  
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**HOMESEEKERS INC**  
**Residential Screening Analysis Report**

Apt #: 4013 Monthly Rent: \$1,200

APPROVED WITH CONDITIONS	Applicant(s)	Applicant ID	Type	Decision
	1 Applicant Name Here	9589600	APPLICANT	APPROVED WITH CONDITIONS
	Unit Override: 505, Applicant must pay an additional deposit			

Outcome

**WARNING - \*\* The address submitted is different from those in the credit file. \*\***

**Applicant Nam**

As required by law under FCRA Section 605(h), you should verify the following:

- The supplied address is valid
- The other information in the report pertains to the applicant

Experian (01) Inquiry/On-file current address conflict.

**Property qualifying criteria**

1 Applicant Name Here

1	Criteria Description	Code	Override
F	Applicant has no collections in the last 60 months.	CR103	505
P	Applicant has no legal items in the last 60 months.	CR104	
P	Applicant has no tax liens in the last 60 months.	CR105	
P	Applicant has no outstanding debt to previous landlords in the last 60 months as reported by the Credit Bureau.	CR106	
P	Applicants Credit Score is greater than or equal to 600	CR131	
P	Applicants Credit Score is greater than or equal to 500	CR132	
P	Applicant has positive check verification.	CV201	
P	Monthly rent is equal to or less than 34 % of Applicant's income.	RI401	
--	Applicant has less than 3 late pays in the past 24 months.	RV652	
--	Applicant has no verified debt to previous landlords in the past 60 months.	RV654	
--	Applicant has 24 months of verified residential history.	RV660	
--	Applicant has not falsified any resident history information.	RV670	
P	Applicant has less than 1 verified eviction records in the past 60 months.	EV701	
P	Applicant has less than 2 verified eviction initial filings in the past 60 months.	EV702	
P	Applicant has rental collections in the past 60 months	CO806	
P	Applicant has less than 2 late pays or NSF checks in the past 84 months in the LexisNexis SkipWatch database.	SW850	
P	Applicant has less than 2 default and/or eviction notices in the past 60 months in the LexisNexis SkipWatch database.	SW851	
P	Applicant has less than 1 eviction filed in the last 60 months in the LexisNexis SkipWatch database.	SW852	
P	Applicant has no Lease Violation records in the last 60 months in the LexisNexis SkipWatch database.	SW853	
P	There are no other names associated with the Applicants Social Security Number.	SN900	

P = Pass F = Fail N = Not applicable -- = Unavailable

Failed

## Application information submitted by Trennertompkins

## Applicant Name Here

Date of Birth: 5/30/XXXX

Drivers License: M622240591XXX

Current Address: 7986 SE ABS

Social Security Number: 548-59-XXXX

DL State: FL

JUPITER, FL 33458

Other Id:

Other Id Type:

Previous Address - Street Number: 4872SW11TH  
Zip Code: 33452

## Rent to income summary

Applicant	Type	Credit Score	Monthly Income	Rent to Income	Min Income Required
1		633	6,500	18.46%	\$ 3,529

## Credit report details (source: Experian)

## Applicant Name Here

Name:

Current address:

SSN:

548-59-XXXX

7986 Safari

DOB:

05/30/XXXX

JUPITER, FL 33458

## Employers

Employer	Address	From	To
2873 SOUTHWEST 11TH PLACE	DEERFIELD BEACH FL 33442	2005-04-01	2005-04-01
PADRINOS CUISINE		1996-09-01	1996-09-01

## Reported Credit Names

First Name	Middle Name	Last Name
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## Addresses

Address	Date Reported
2873 WATERFORD DR N DEERFIELD BEACH FL 33442	07/01/2006
132 RUSTIC CT BREA CA 92821	07/01/2003
16620 HEMINGWAY DR WESTON FL 33326	08/01/2002

## SSNs

548-59-XXXX

## Trade line report

## CAP ONE

9	Type: CreditCard	Credit Limit: \$789 Account Opened: 2006-06 Last Activity: 9/6/2009	Balance: \$789 Payment: Past Due: \$789
Status - Revolving - Collection -   Credit Line Closed-grantors Request - Rptd By Subscriber   Status Code '83' - Delinq 150   Basestatus Code '97' - Chargeoff			

## CAP ONE

9	Type: CreditCard	Credit Limit: \$1,015 Account Opened: 1999-06 Last Activity: 8/8/2005	Balance: \$0 Payment: Past Due:
Status - Revolving - Collection -   Acct Legally Paid In Full For Less Than The Full Balance   Status Code '97' - Chargeoff   Basestatus Code '68' - Settled			

## CAP ONE

9	Type: CreditCard	Credit Limit: \$2,450 Account Opened: 2000-04 Last Activity: 7/10/2005	Balance: \$0 Payment: Past Due:
Status - Revolving - Collection -   Acct Legally Paid In Full For Less Than The Full Balance   Status Code '97' - Chargeoff			

Basestatus Code '68' - Settled

**SST/CIGPF1CORP**

1	Type: CreditCard	Credit Limit: Account Opened: 2001-03 Last Activity: 4/30/2006	Balance: \$0 Payment: Past Due:
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Status - Revolving - AsAgreed - | Acct Legally Paid In Full For Less Than The Full Balance | Basestatus Code '68' - Settled

**HSBC BANK**

9	Type: CreditCard	Credit Limit: Account Opened: 2006-08 Last Activity: 4/30/2008	Balance: \$0 Payment: Past Due:
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Status - Revolving - Collection - | Purchased By Another Lender | Status Code '97' - Chargeoff | Basestatus Code '05' - Transfer

**HSBC NV**

9	Type: CreditCard	Credit Limit: Account Opened: 2002-01 Last Activity: 4/30/2005	Balance: \$0 Payment: Past Due:
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Status - Revolving - Collection - | Purchased By Another Lender | Status Code '97' - Chargeoff | Basestatus Code '05' - Transfer

**CHASE**

1	Type: CreditCard	Credit Limit: \$6,417 Account Opened: 1988-10 Last Activity: 10/22/2004	Balance: \$0 Payment: Past Due:
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Status - Revolving - AsAgreed - | Credit Line Closed-grantors Request - Rptd By Subscriber

**CHASE**

1	Type: CreditCard	Credit Limit: \$4,955 Account Opened: 1995-01 Last Activity: 10/14/2004	Balance: \$0 Payment: Past Due:
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Status - Revolving - AsAgreed - | Credit Line Closed-grantors Request - Rptd By Subscriber

**UNVL/CITI**

0	Type: CreditCard	Credit Limit: Account Opened: 1990-06 Last Activity: 2/28/2003	Balance: \$0 Payment: Past Due:
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Status - Revolving - NoDataAvailable - | Credit Line Closed-grantors Request - Rptd By Subscriber | Status Code 'a3' - Closed | Basestatus Code '20' - Cr Ln Clos

**CITI**

0	Type: CreditCard	Credit Limit: Account Opened: 1984-03 Last Activity: 2/28/2003	Balance: \$0 Payment: Past Due:
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Status - Revolving - NoDataAvailable - | Credit Line Closed-grantors Request - Rptd By Subscriber | Status Code 'a3' - Closed | Basestatus Code '20' - Cr Ln Clos

**WELLS FARGO HM MORTGAG**

3	Type: ConventionalRealEstateMortgage	Credit Limit: \$124,000 Account Opened: 2002-09 Last Activity: 6/1/2005	Balance: \$0 Payment: Past Due:
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Status - Mortgage - Late60Days - | Status Code '22' - 60 2 Times | Basestatus Code '56' - Pd Was 60

**HOMEQ SERVICING**

3	Type: ConventionalRealEstateMortgage	Credit Limit: \$153,600 Account Opened: 2005-05 Last Activity: 4/1/2006	Balance: \$0 Payment: Past Due:
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Status - Mortgage - Late60Days - | Basestatus Code '56' - Pd Was 60

**TNB - TARGET**

1	Type: ChargeAccount	Credit Limit: \$134 Account Opened: 2003-06 Last Activity: 7/5/2009	Balance: \$0 Payment: Past Due:
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Status - Revolving - AsAgreed - | Credit Line Closed-grantors Request - Rptd By Subscriber

**SEARS/CBSD**

1 Type: CreditCard Credit Limit: Balance: \$0  
 Account Opened: 1997-04 Payment:  
 Last Activity: 10/23/2007 Past Due:  
 Status - Revolving - AsAgreed - | Credit Line Closed-grantors Request - Rptd By Subscriber

**WEBBANK/DFS**

1 Type: ChargeAccount Credit Limit: \$1,005 Balance: \$0  
 Account Opened: 2006-02 Payment:  
 Last Activity: 5/31/2006 Past Due:  
 Status - Revolving - AsAgreed -

**AMEX**

1 Type: CreditCard Credit Limit: Balance: \$0  
 Account Opened: 1986-03 Payment:  
 Last Activity: 12/8/2001 Past Due:  
 Status - Revolving - AsAgreed - | Credit Line Closed-consumers Request - Rptd By Subscriber

**Collections summary**

Account rating	Customer ID	Client	Status	Balance	Date
9	2612244	CAPITAL ONE BANK NA	Closed	\$1,001	2009-12
9	1980435	HSBC	Closed	\$839	2008-05
9	2980024	AT T SE FORMERLY BELL SOUTH	Closed	\$165	2011-01
9	6980009	LATIN CLUB	Closed	\$40	2009-11

**Check writing summary**

Applicant	Status
1	APRVD 4270 FER>FER

**SSN verification**

1 Applicant Name Here	Associated names	Times seen
		24

**Eviction search**

1	Status	Filing information	Plaintiff information	Disposition
Description: No matching eviction records found				

**Collections (accounts active in the past 60 months)**

<b>1 Applicant Name Here</b>	Customer #: 2612244 Creditor: CAPITAL ONE BANK NA Status: Closed	Amount: \$1,001 Date Filed: 2009-12
<b>1 Applicant Name Here</b>	Customer #: 1980435 Creditor: HSBC Status: Closed	Amount: \$839 Date Filed: 2008-05
<b>1 Applicant Name Here</b>	Customer #: 2980024 Creditor: AT T SE FORMERLY BELL SOUTH Status: Closed	Amount: \$165 Date Filed: 2011-01

1 Applicant Name Here

Customer #: 6980009  
Creditor: LATIN CLUB  
Status: Closed

Amount: \$40  
Date Filed: 2009-11