

Unit Application ID: 7082320



Property: HomeSeekers Inc. - Ft Lauderdale Branch -
 Credit Property ID: 122921
 Phone: 954-914-2913
 Submitted by: TRENNERTOMPKINS
 Received: 5/17/2011 3:25:00 PM
 Completed: 5/17/2011 4:05:39 PM
 Last Modified: 5/17/2011 4:05:39 PM

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HOMESEEKERS INC
Residential Screening Analysis Report

Apt #: 304 Monthly Rent: \$950

DECLINED	Applicant(s)	Applicant ID	Type	Decision
	1 Applicant Name	9609487	APPLICANT	DECLINED

Outcome

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

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	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	
F	Applicant has no outstanding debt to previous landlords in the last 60 months as reported by the Credit Bureau.	CR106	None
F	Applicants Credit Score is greater than or equal to 600	CR131	505
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

Tenant Selection Criteria
 Failed this Criteria

Application information submitted by Trennertompkins

Date of Birth: 2/28/XXXX Drivers License: R362240650XXX Current Address: 123 ABC CT
 Social Security Number: 138-70-XXXX DL State: FL HOLLYWOOD, FL 33020
 Other Id:
 Other Id Type:

Rent to income summary

Applicant	Type	Credit Score	Monthly Income	Rent to Income	Min Income Required
1 Applicant Name Here	APPLICANT	577	\$ 26,000	3.65 %	\$ 2,794

Credit report details (source: Experian)

Name: Applicant Name Current address:
 SSN: 138-70-XXXX 2736 ABC Street
 DOB: 02/28/XXXX HOLLYWOOD, FL 33020

**Credit Score
 Provided**

Employers

Employer	Address	From	To
SOUTH FLORIDA COASTAL R		2007-06-01	2007-06-01
TMSI		2006-02-01	2006-02-01

Reported Credit Names

First Name Middle Name Last Name

Addresses

Address	Date Reported
PO BOX 221822 HOLLYWOOD FL 33022	11/01/2010
2736 DEWEY ST HOLLYWOOD FL 33020	09/01/2007
15690 BULL RUN RD APT 188 HIALEAH FL 33014	09/01/2006

SSNs

138-70-XXXX

Trade line report

AMERICREDIT

9 Type: Automobile Credit Limit: \$15,319 Balance: \$11,426
 Account Opened: 2007-06 Payment:
 Last Activity: 5/4/2011 Past Due: \$11,426
 Status - Installment - Collection - | Basestatus Code '97' - Chargeoff

GMAC MORTGAGE

8 Type: ConventionalRealEstateMortgage Credit Limit: \$294,500 Balance: \$376,329
 Account Opened: 2006-12 Payment: \$2,466
 Last Activity: 1/31/2010 Past Due: \$88,062
 Status - Mortgage - Foreclosure - | Foreclosure Proceedings Started | Status Code '84' - Delinq 180

CARRINGTON MORTGAGE SE

5 Type: ConventionalRealEstateMortgage Credit Limit: \$294,500 Balance: \$0
 Account Opened: 2006-12 Payment:
 Last Activity: 12/31/2010 Past Due:
 Status - Mortgage - LateOver120Days - | Acct Legally Paid In Full For Less Than The Full Balance | Status Code '84' - Delinq 180 |
 Basestatus Code '68' - Settled

CHILD SUPPORT ENFORCEM

9	Type: ChildSupport	Credit Limit: Account Opened: 2007-05 Last Activity: 4/11/2011	Balance: \$0 Payment: Past Due:
Status - Installment - Collection - Status Code '43' - Cur Was Col			
Collections summary			
Account rating	Customer ID	Client	Status Balance Date
9	1987249	WACHOVIA BANK CHECKING ACCOUNT	Closed \$474 2009-10
9	1985277	MEDICAL PAYMENT DATA	Closed \$811 2010-11
9	1024387	SECURITY NATIONAL INSURANCE	Closed \$147 2008-02
9	3994284	COMCAST	Paid \$ 20
Bankruptcies			
Date filed: 2005-03	Court customer #: Disposition: Dismissed	Liability amount: \$0 BankruptcyChapter13	
Date filed: 2004-08	Court customer #: Disposition: Discharged	Liability amount: \$0 BankruptcyChapter7	

Check writing summary	
Applicant	Status
1 Applicant Name Here	APRVD 4206 FRE>FRE

Application comments
Applicant Name
Rejected: Applicant failed criteria 106 which has no override.

SSN verification		
1 Applicant Name Here	Associated names	Times seen
	FTRDDY RODRIGUEZ	35

Eviction search				
1 Applicant Name Here	Status	Filing information	Plaintiff information	Disposition
Description: No matching eviction records found				

Collections (accounts active in the past 60 months)		
1 Applicant Name Here	Customer #: 1987249 Creditor: WACHOVIA BANK CHECKING ACCOUNT Status: Closed	Amount: \$474 Date Filed: 2009-10
1 Applicant Name Here	Customer #: 1024387 Creditor: SECURITY NATIONAL INSURANCE Status: Closed	Amount: \$147 Date Filed: 2008-02

Landlord debts (accounts active in the past 0 months)
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1 Applicant

Customer #: 2993959
Plaintiff: GMAC MORTGAGE
Status: Foreclosure

Amount: \$376,329
Date Filed: 1/31/2010