

CONFIDENTIAL BACKGROUND SCREENING REPORT

REPORT FOR: MYScreeningReport TEST PO BOX 2826 SEATTLE, WA 98111 Phone: 877-701-0044 Fax: 877-701-0045	Report#: 438126 Report Date: 12/22/2015 Requester: USER, GENERAL Investigator: B, RHONDA Rent Amount:
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APPLICANT INFORMATION

CONSUMER, JONATHAN Q **DOB:** XX/XX/1991
10655 N BIRCH ST
SEATTLE, WA 98121

A public records search was conducted on all names provided by applicant or found on the credit report or SSN Trace (if applicable).

Disclaimer:

Moco cannot and does not represent or warrant that the information contained in this report is either complete or accurate, only that we have done our best to verify the accuracy of credit, criminal and other findings compiled and/or copied from public records, consumer credit reporting agencies, and other sources.

Requirements of Users of Consumer Reports:

The Fair Credit Reporting Act (FCRA) imposes specific requirements upon "users of consumer reports." One such requirement is that you (as a user of this report) must provide a notice to the consumer (applicant) if and when Adverse Action is taken based in whole or in part on information contained in the report. This requirement applies whether that Adverse Action is an outright rejection (denial) or simply the offering of less than the most favorable terms (such requiring a co-signer or increased deposit). A sample Adverse Action Notice is available upon request and under Tools on Moco's web site (www.moco-inc.com). Please contact Moco at (800) 814-8213 if you have questions.

CRIMINAL RECORD SEARCH

Jurisdiction: STATEWIDE
State: WASHINGTON

Comment:
NO RECORDS FOUND.

Jurisdiction: NATIONAL CRIMINAL DATABASE SEARCH

Comment:
NO RECORDS FOUND.

A SEARCH WAS CONDUCTED ON ALL NAMES PROVIDED BY THE APPLICANT OR FOUND ON THE CREDIT REPORT OR SSN TRACE (IF APPLICABLE).

NATIONAL SEX OFFENDER SEARCH

Comment:
NO RECORDS FOUND.

EVICTON SEARCH

Eviction Search

Comment:

KING COUNTY, WA - NO RECORDS FOUND.

TERRORIST SEARCH

Terrorist Search

Comment:

NO RECORDS FOUND.

RESIDENCE VERIFICATION

Building/Apartment Type: RELATIVE/FRIEND
Address: 10655 N BIRCH ST
City, State, Zip: SEATTLE, WA 98121
County: KING

Building/Apartment Name: SOPHIA LANE APARTMENTS
Address: 1314 SOPHIA LANE APT. 3
City, State, Zip: SEATTLE, WA
Landlord Phone Number: 206-555-0000
Landlord Fax No.: 206-555-1111
Move In Date: 9/1/2010
Move Out Date: 08/31/2011
Lease Expires: 08/31/2011

Type: LEASE
Payment Amount: \$ 800.00
Proper Notice: YES
Asked to Vacate: NO
Number Of Roomates: 0
Number of Late Payments: 0
Number of NSF Checks: 0
Number of Notices: 0
Number of Complaints: 0
Any Pets? If Yes, Type/Size: NONE
Verified By: JACK, MANAGER

EMPLOYMENT VERIFICATION

Employer Name: AJAX HARDWARE
Current Employer: YES
Telephone No.: 555-555-1212
Fax No.: 555-555-1313
Occupation / Position: HARDWARE CLERK
Status: FULL TIME
Temporary Employment: NO
Verified Start Date: 09/01/2009
Verified End Date: CURRENT
Salary: \$ 1,800.00
Frequency: MONTHLY
Verified By: SUSAN, HUMAN RESOURCES

CREDIT PROFILE

Applicant Name : JONATHAN QUINCY CONSUMER
Consumer Report Agency : Experian Connect
Report Type : Credit Report [67218]
Request Date : 12/22/2015 02:36:42 PM CT

Applicant Information

JONATHAN QUINCY CONSUMER SSN:
 10655 N BIRCH ST SEATTLE WA 98121

Date of Birth:
 On File Since: 03/28/2012
 Phone #:

Previous Address:
 1314 SOPHIA LN APT 3 SEATTLE WA 98121

Reported: 01/11/2015
 Updated: 01/11/2015
 Type: Multi-family dwelling

Also Known As:
 JON CONSUMER
 JOHN Q CONSUMER
 JON QUINCY

Employment Information

Current Employer:
 AJAX HARDWARE

Income: N/A
 Date Hired: 09/2009
 Last Updated: 03/2013
 Position: N/A
 Date Of Separation:

Bureau Score

Score: 700
 Score Name: Vantage Score 3.0
 Score Range: 300-850
 Score Factors: 22 13 18 34
 Score Reasons: ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED
 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
 NUMBER OF ACCOUNTS DELINQUENT
 AMOUNT OWED ON DELINQUENT ACCOUNTS

Collections

No collections found on credit report

Public Records

Court	: COUNTY SPR CT SANTA ANA	Assets	:	Status	: JUDGMENT SATISFIED
Subcode	: 0021557	Liabilities	: \$1200	Status Date	: 08/13/2012
Docket	: 7505853	Repayment %	:	ECOA	: INDIVIDUAL
Filed	: 06/01/2012	Adjustment %	:	Record Type	: JUDGMENT
Plaintiff	: ALLIED COMPANY	Paid	: N/A	Attorney	: N/A
Book Page	:	Disputed	:		
Evaluation	: NEGATIVE				

Tradelines

Creditor	: ISLAND SAVINGS	Terms	: Revolving	Account Status	: Closed
Subcode	: XXXXXXX	Charge Off	:	Month Pay	: /Estimated
Account No	: N/A	Credit Limit	: \$7,000	Date Closed	: N/A
Opened	: 12/10/2010	High Credit	: N/A	30 60 90	: 0 0 0
Reported	: 08/28/2016	Original Amount:		Months Reviewed:	70
ECOA	: Joint Account	Balance	: \$0	Derog Counter	: 0
Type	: Credit Card	Past Due	:	Last Activity	: 10/06/2011
Payment Status	: Current	High Balance	: \$5,700	Payment Pattern	B00000-----

Comments : ACCOUNT CLOSED AT CONSUMER'S REQUEST
: Account closed at consumer's request

Evaluation : Closer review is required

Business Type : Bank Credit Cards

Creditor	: BAY COMPANY	Terms	: Revolving	Account Status	: Open
Subcode	: XXXXXXX	Charge Off	:	Month Pay	:
Account No	: N/A	Credit Limit	: \$3,015	Date Closed	: N/A
Opened	: 07/18/2012	High Credit	: N/A	30 60 90	: 0 0 0
Reported	: 03/05/2015	Original Amount:		Months Reviewed:	32
ECOA	: Joint Account	Balance	: \$0	Derog Counter	: 0
Type	: Revolving Charge Account	Past Due	:	Last Activity	:
Payment Status	: Current	High Balance	: \$1,021	Payment Pattern	B0-000000000 000000000000

Comments : ACCOUNT CLOSED AT CONSUMER'S REQUEST
: Account closed at consumer's request

Evaluation : Closer review is required

Business Type : Home Furnishings Stores

Creditor	: CITI	Terms	: Revolving	Account Status	: Closed
Subcode	: XXXXXXX	Charge Off	:	Month Pay	: /Estimated
Account No	: N/A	Credit Limit	:	Date Closed	: N/A
Opened	: 03/01/2006	High Credit	: N/A	30 60 90	: 0 0 0
Reported	: 06/28/2014	Original Amount:		Months Reviewed:	99
ECOA	: Individual	Balance	: \$0	Derog Counter	: 0
Type	: Credit Card	Past Due	:	Last Activity	: 04/13/2014
Payment Status	: Current	High Balance	:	Payment Pattern	B0CC---000CC CCCC-----C

Comments : ACCOUNT CLOSED AT CONSUMER'S REQUEST
: Account closed at consumer's request
Evaluation : Closer review is required
Business Type : National Credit Card/Airlines -- Non-Specific

Inquiries

Date	Creditor	Creditor Subcode	Type
12/01/2015	HEMLOCKS	XXXXXXX	Complete Department Stores

Additional Information

0084 SSN MATCHES

MyScreeningReport.com®, a service of Moco Incorporated, utilizes the VantageScore® credit score. The VantageScore credit score may or may not be used by Report Subject's lenders, and is not an endorsement or guarantee of Report Subject's credit worthiness as seen by lenders.

Please be aware that there are many scoring models used in the marketplace. Each scoring model may have its own set of factors and scale. The information and credit scoring may be different than that used by a lender. The VantageScore credit score may not be identical in every respect to any other credit score produced by another company or used by Report Subject's lender.

Report Subject's VantageScore credit score is calculated using Report Subject's actual data from Report Subject's credit file at the time of Moco Incorporated's request. Keep in mind, however, that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about Report Subject. How each lender weighs its chosen factors may vary, but the exact formula used to calculate Report Subject's score is proprietary.

Also note that each consumer reporting agency has its own set of data, resulting in a separate VantageScore credit score for each of Report Subject's credit files.

You agree to request VantageScore credit scores only for your use alone for the purposes certified to Moco Incorporated and for no other purpose or use. All VantageScore credit scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any person except as required by law or as otherwise set forth in your agreement with Moco Incorporated.

VantageScore® is owned by VantageScore Solutions, LLC.

DISPUTE ASSISTANCE:

For information or assistance with disputes please contact Myscreeningreport.com at service@myscreeningreport.com or (877) 701-0044.

Landlord Information:

MyScreeningReport.com (MSR) is a product of Moco, Incorporated (Moco). Moco was founded in 1989 to provide rental property owners and managers with custom residential screening services. Moco is part of a group of companies which own and manage several thousand rental units throughout the Puget Sound region. We are known for quality and exceptional customer service and provide screening services to owners and managers throughout the United States.

MSR is the industry's first comprehensive applicant initiated screening product. Report quality is excellent. We are especially proud of our public records work - which includes searching alias' and additional jurisdictions based on residence history (disclosed or undisclosed). These "conditional" searches result in 50% more valid (criminal and/or eviction) hits than comparable static searches. We do the work necessary to positively associate such records with applicants, so there is no guess-work on your part.

To view an authenticated copy of this report, ask your applicant to log in to their account and "Release" the report to you. If you do not already have an MSR account you will need to create one. You can then log in and a new authenticated copy of the report will be waiting in your account for you to view.

To learn more please visit www.myscreeningreport.com or contact us directly at:

Email: service@myscreeningreport.com

Phone: 877.701.0044