



MYSCREENINGREPORT.COM
MOCO, INC
SERVICE@MYSCREENINGREPORT.COM
PO BOX 2826
SEATTLE, WA 98111
Phone: 877-701-0044
Fax: 877-701-0045

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: 10/01/2014 Requester: USER, GENERAL Investigator: B, RHONDA Rent Amount:
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APPLICANT INFORMATION

CONSUMER, JONATHAN Q 10655 N BIRCH ST SEATTLE, WA 98121	DOB: XX/XX/1991 SSN: XXX-XX-9990 AKA: JOHN APPLICANT
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Applicant Information (provided by the applicant) used to conduct tenant screening report. Public records searches conducted on all names (AKA's) found on credit report or SSN Trace if applicable.

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.

Public Records Searches

conducted include: Criminal records, National Sex Offender search, Eviction records, Terrorist search (OFAC)

NATIONAL SEX OFFENDER SEARCH

Comment:
NO RECORDS FOUND.

Comments : include record matches found on all names provided by the applicant or found on the credit report or SSN trace (if applicable).

EVICTON SEARCH

Eviction Search
Comment:
KING COUNTY, WA - NO RECORDS FOUND.

Additional information listed to include location and extent of records searched

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

Rental Verifications included in Comprehensive Report. We attempt to verify all addresses provided by the applicant as well as any addresses found on credit report and SSN trace (if applicable).

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

Employment Verifications included in Comprehensive Report. We make every attempt to verify employment information provided by the applicant on MSR rental applicant. Unable to verify employers who utilize a third party service for verification of employment & income as these services require additional fees. In these instances, we would strongly recommend proof of employment & income with at least 2 consecutive pay stubs and/or tax records.

CREDIT PROFILE

Applicant Name: JONATHAN QUINCY CONSUMER

Consumer Report Agency: Experian

Report Type: Credit Report

Request Date: 03/30/11

Credit Profile Information

- Name of Applicant
- Consumer Report Agency accessed (MyScreeningReport.com credit reports are powered by Experian®)
- Request Date – date credit report information was provided.

Applicant Information

JONATHAN QUINCY CONSUMER
10655 N BIRCH ST SEATTLE WA 98121

SSN: XXX-XX-9990

Date of Birth: 1991
On File Since: N/A

Previous Address:
1314 SOPHIA LN APT 3 SEATTLE WA 98121

Applicant Information provided by the applicant used to pull credit information.

Employment Information

Current Employer:
AJAX HARDWARE
2035 BROADWAY SUITE 300
LOS ANGELES CA, 90019

Employment Information obtained from credit report. This is not an employment verification, but information that is associated with applicant's credit profile.

Bureau Score

Score:	+700	Message:	
Score Name:	VANTAGE SCORE	Rbp Percent:	44
Score Factors:	22 13 18 34	Rbp Range:	320 - 844
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		

Bureau Score uses VantageScore 3.0 scoring model. Which ranges from 300 – 850. Score factors and reasons are what was used to calculate credit score. For more information please visit <http://your.vantagescore.com/>

Collections

No collections found on credit report

Collections listed are accounts that have become significantly delinquent on a debt such as a medical bill or credit card. Collections listed can be paid or unpaid and are reported as such. Collections that antedate 7 years are not reported.

Public Records

Subcode:	Court:	Filed:	Assets:	ECOA:	Attorney:
Plaintiff:	Docket:	Paid:	Liabilities:	Record Type:	
XXXXXXX	COUNTY SPR CT SANTA ANA	09/19/93			N/A
ALLIED COMPANY	7505853	N/A	\$ 1,200	Judgment	

Public Record information under applicant's credit profile consists of bankruptcies, liens and civil actions against them. Information prohibited: Bankruptcies older than 10 years, suits, judgments & paid tax liens that are older than 7 years.

Report Key

Tradelines

Creditor Subcode Account Number	Opened Reported ECOA	Type Terms Charge Off	Credit Limit High Credit Original Amount	Balance Past Due Account Condition	Month Pay Date Closed 30 60 90	Months Reviewed Last Activity Payment Pattern
Comments						Payment Status
ISLAND SAVINGS	05/96	Credit Card, Terms Rev[R]	\$ 7,000	\$ 0		18
XXXXXXXX	10/01/97	REV	\$ 5,700		N/A	
XXXXXXXX4820	Joint Account			Closed	0 0 0	CCCCCCCCCCCC CCCC
Account closed at consumers request						CURR ACCT
HEMLOCKS	02/95	Installment Sales Contract[I]	\$ 1,000	\$ 1,000		17
XXXXXXXX	06/10/96	024			N/A	
XXXXXXXX11261	Authorized User			Open	0 0 0	NNNNNNNNNNNN NNNN
						CURR ACCT
CENTRAL BANK	12/93	Auto Loan[I]		\$ 11,050	\$ 465	31
XXXXXXXX	06/15/96	048		\$ 465	N/A	05/01/96
XXXXXXXX4388	Individual		\$ 22,350	Open	1 0 0	CCCCCCCCCCCC CCCCCCCCCCCC
						30 DAY DEL
MOUNTAIN BK	03/93	Secured Loan[I]	\$ 19,330	\$ 956		39
XXXXXXXX	12/17/96	060	\$ 956	N/A		11/01/96
XXXXXXXX2345	Joint Account	\$ 43,225	Open	3	0 0	CCCCC1CCCC CCCCCCCCCCCC
						30 3 TIMES

Tradelines are credit accounts which are reported to the credit reporting agencies. Each tradeline contains detailed information about the account. Information may include:

- Creditor/Account Name
- Date account opened
- Date (information) reported
- ECOA (Joint, Individual, Authorized user etc.)
- Type (credit card, auto loan etc.)
- Terms (revolving, Installment etc.)
- Charge off
- Credit Limit
- High Credit
- Original Amount
- Balance
- Past Due Amount
- Account condition (open, closed)
- Monthly payment amt.
- Date closed
- # times past due (30, 60, 90 days)
- Months Reviewed
- Last Activity Date
- Payment Pattern
- Payment Status

Payment History Status:

- C = Current
- N = Current /\$0 balance no update
- 0 = Current /\$0 balance update received
- 1 = 30 days past due
- 2 = 60 days past due
- 3 = 90 days past due
- 4 = 120 days past due
- 5 = 150 days past due
- 6 = 180 days past due

- 7 = Chapter 13 Bankruptcy
- 8 = Foreclosure proceeding
- 9 = Chapter 7, 11 or 12 bankruptcy
- G = Collection
- H = Foreclosure
- J = Voluntary surrender
- K = Repossession
- L = Charge-off
- B = Account condition change

Inquiries

Date	Creditor	Creditor Subcode	Type
12/05/98	HEMLOCKS	XXXXXXX	Complete Department Stores

Inquiries are a request by a business/company to check one's credit. They remain on a credit report for two years. MSR reports are soft inquiries meaning they do not negatively impact the applicant's credit score.

VantageScore 3.0 credit score is a predictive, consistent credit risk score that provides lenders with a resource to make effective and consistent risk-management decisions. VantageScore 3.0 allows for 30 million more consumers to be scored in comparison to other scoring models. This model is based on a scoring range of 300 - 850; higher scores indicating a lower risk, lower scores indicating a higher risk. For information about Vantage Score 3.0 and Score Factors please visit www.ReasonCode.org.

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