



**Santa Barbara Rental Property Association**  
123 W. Padre St., Suite D • Santa Barbara, CA 93105  
Phone: (805)-687-7007 • www.sbrpa.org



Member: **JohnTest**  
Report Number: **1261435**  
Date Requested: **07/09/2013**  
Reference: **JohnTest**

---

**DATA REPORTED BY APPLICANT**

---

Applicant Name: **Consumer, John Q**  
Current Address: **1234 Birch Blvd, Burbank, CA 98674**  
Social Security Num: **122-56-XXXX** *(For security purposes the last 4 numbers are masked)*  
Date of Birth: **01-01-1951**

---

The agency providing this report will provide, when contacted by the consumer seeking a copy of this report or making a request to review his/her file with the agency, a written notice in English and Spanish setting forth the terms and conditions of his/her right to receive disclosures of information such as office hours, any charges for disclosures, identification required for the release of information, names of recipients of reports on the consumer, what assistance is available to the consumer in reviewing/understanding the information and similar instructions.

**CALIFORNIA REPORT WARNING**

**This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.**

---

**END OF NOTICES**

---

This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations.



## Santa Barbara Rental Property Association

123 W. Padre St., Suite D • Santa Barbara, CA 93105

Phone: (805)-687-7007 • www.sbrpa.org

2

Member: **JohnTest**  
Report Number: **1261435**  
Date Requested: **07/09/2013**  
Reference: **JohnTest**

### DATA REPORTED BY APPLICANT

3

Applicant Name: **Consumer, John Q**  
Current Address: **1234 Birch Blvd, Burbank, CA 98674**  
Social Security Num: **122-56-XXXX** (For security purposes the last 4 numbers are masked)  
Date of Birth: **01-01-1951**

### INFORMATION ON FILE WITH TRANSUNION and SOCIAL SEARCH

DOB: 01-01-1951

Applicant Name: Consumer, John Q

Current Address: 1234 Birch Blvd, Burbank, CA 98674

RPTD:06-24-2005

Previous Address: 5789 WATMAN AVE #62 ROSEVILLE, SC 37712

RPTD:02-24-2009

Previous Address: 45 CURBSIDE RD MIAMI, FL 43714

RPTD:-

Employer: US BANK

Occupation:

RPTD:02-10-2010

Employer: FUJI FILM PHOTO STOP

Occupation:

RPTD:

### FILE IDENTIFICATION AND FRAUD SEARCH

5

(TransUnion defines the statement Regular no-hit. No files returned as "NO RECORD FOUND" – check the response above)

### EVICTON SEARCH RESULTS

6

---- WESTERN REPOSITORY EVICTION SEARCH RESULTS ----

Defendant: CONSUMER, JONATHAN  
10655 BIRCH , BURBANK, CA 91502

SSN: N/A

Filing Date: 12-22-1905 Case: CV032753

Court: 79

Judgment Amt: .00 Notice Type: PQ

Plaintiff: CARLSON APARTMENTS

Phone: 310-555-1212

Disposition:

Plaintiff Atty: TARLICK, HERB

Phone:

### Nationwide Criminal, Sex Offender, OFAC, & Interpol Scan of Best Available Databases

7

The reporting of criminal records varies according to restrictions placed on reporting by the different court jurisdictions. While CIC has applied industry best practices in the attempt to accurately match and report the following information, the end user should cross check the applicant supplied information with the date of birth, middle name, physical descriptors and geographical areas where the applicant has lived to determine a positive match. Any criminal records listed herein must be carefully reviewed by the end user of this report prior to making any decision.



**CREDIT HISTORY SUMMARY AND ACCOUNT DETAILS**

**8**

Public Records	2	Collections	1
Negative Trades		History Negative	3
Occurance of Historical Negative	3	Total Trades	7
Revolving/Check Credit	5	Installment Trades	1
Mortgage Trades	1	Open Trades	
Inquiries	1		

Type	H-Credit	C-Limit	Balance	Past Due	M-Payment	Avail%
Revolving or Chk Card	4,776	9,710	424			96%
Mortgage Accounts	227000		204000	1400		0%
Totals	231776	9,710	204424			0%

Balance of Outstanding Collection Accounts: \$250

**CREDIT HISTORY**

**9**

Creditor	Date	Date	Acct	High	Approx	MOS	xPastDue	Amount					
Account Number	Reptd	Opened	Status	Credit	Balance	TERMS	REV	30	60	90	E	PstDue	DLA
BK OF AMER 986554698421 PAID AS AGREED	06-2013	04-2005	M-1	227000	204000	1400 75	2	0	0	0 I		05-2013	
SEARS/CBNA 958465874302 PAID AS AGREED	06-2013	06-1975	R-1	999	0	48	0	0	0	0 I		10-2012	
NORDSTROMFSB 595489 PAID AS AGREED	06-2013	11-2008	R-1	540	0	48	0	1	0	0 I		05-2013	
KOHL'S/CAPONE 468950054549 PAID AS AGREED	06-2013	06-2010	R-1	121	0	36	0	0	0	0 I		05-2013	
GREEN PT CRD 65655121856+ Collateral: SLDTO GREEN TREE SERVICING LLC	01-2005	10-1987	I-1	35020		355 48	0	0	0	0 P		01-2005	
SEARS/CBNA 546569590556 ACCOUNT CLOSED BY CONSUMER/---PAID AS AGREED	06-2013	09-2008	R-1	64		48	0	0	0	0 I		11-2008	
GEGRB/MERVYN 464966421651 CLOSED/---PAID AS AGREED	06-2013	07-1984	R-1	101		48	0	0	0	0 J		02-2008	

**Account Type**

R=Revolving  
O=Open Account (30, 60 or 90 Days)  
I=Installment Account  
M=Mortgage

**Examples:**

M-1 = Mortgage, Paid as Agreed  
I-9 = Installment, Charged Off

[Click here for TU Credit Score Guide](#)

**Status Codes & Description**

Code	Description
0	Too New to Rate; Approved But Not Used
1	Paid as Agreed; Satisfactory, Current
2	Acct 30 Days Past Due; Not More Than 2 Payments Past Due
3	Acct 60 Days Past Due; Not More Than 3 Payments Past Due
4	Acct 90 Days Past Due; Not More Than 4 Payments Past Due
5	Acct 120 Days Past Due; Not More Than 5 Payments Past Due
6	Acct 150 Days Past Due
7	Making Reg Payments or Paid Under Wage Earner Plan or Similar Agreement
8	Repossession
9	Charged Off To Bad Debt

---

**FICO SCORE FROM TRANSUNION**

---

**10**

Score Type: CLASSIC FICO 4

TUC Score: 622+

- 006 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
- 004 LACK OF RECENT INSTALLMENT LOAN INFORMATION
- 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

---

**COLLECTION ACCOUNTS REPORTED**

---

**11**

Number of Collection Accounts: 1

Creditor	Open Date	Status	DLA	Orig.Amt	MOP	EOCA	VI	IS	SRC
Account Number	Report Date	Bal. Date	Closed	Balance	Original	Creditor			
Status	Remarks								
CREDIT AND COLLECTION	09-94	09-94		500	9	2	N	A	TU
98E543182136	04-05-96	04-05-96		250	MEDICAL				
COLLECTION ACCOUNT	CUSTOMER DISPUTED ACCOUNT/REPORTED BY SUBSCRIBER								

---

**PUBLIC RECORDS REPORTED by BUREAUS**

---

**12**

Number of Public Records: 2

Filed	Activity	Court	Assets
Action	Plaintiff	Docket/Bookpage	Liability
---	Subject 1 ---		
Judgement		COUNTY SPR CT SANTA ANA	1,200
ALLIED COMPANY		A7117505853	
B1234P50987			
Bankruptcy Chapter 13		U S BANKRUPTCY COURT	100,000
A72135054539906234561			

---

**PRIOR INQUIRIES**

---

**13**

Number of Inquires in the last 720 days: 1

Creditor	Inquiry Type	Date	EOCA	SRC
SB RENTAL PR		06-28-2013	I	TUC

---

**BUREAU CONTACT INFORMATION**

---

**14**

TransUnion Consumer Relations  
www.transunion.com/myoptions  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022  
1-800-888-4213

---

**END OF REPORT**

---

This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations. Neither Santa Barbara Apartment Association, Santa Barbara Rental Property Association, nor its sources or distributors warrant such information nor shall they be liable for your use or reliance upon it.



---

# Report Elements Detail

---

## 1 REPORT COVER PAGE

Delivers information pertaining to the user's account, and information that been entered about the applicant. Includes a consumer disclosure as required on all tenant screening reports within California.

## 2 REPORT HEADER

Member Name, Ordered By, Report Number and other report reference fields.

## 3 DATA REPORTED BY APPLICANT

Applicant Name, Address, SSN and Date of Birth. Some of the data you entered in the New Applicant fields, used to cross check TU reported data.

## 4 INFORMATION ON FILE WITH TRANSUNION

Information on file with TU; includes past residence, past employers, date of birth, etc.

## 5 FILE IDENTIFICATION AND FRAUD SEARCH

A premium feature used to verify social security number of your applicant. The request is compared against a separate, nationwide fraud system and alerts you when potentially fraudulent information elements are found.

## 6 EVICTION SEARCH RESULTS

List's any plaintiff eviction judgments against this applicant. This section shows Defendant Name, Address, Filing Date, Case / Court Numbers, Judgment Amount, Plaintiff Name, Notice Type (PQ – Pay or Quit, PC – Performance of Covenant, Q – Quit, NF – Notice Type Not Found), Attorney Name, Phone Numbers and Disposition.

## 7 NATIONAL CRIMINAL, SEX OFFENDER, OFAC, & INTERPOL SCAN OF BEST AVAILABLE DATABASES

A nationwide criminal database search using applicant's Name and Date of Birth. Please see the next two sections for more information on the two scans performed. The criminal message disclaimer will only show if there are hits found.

### 7a NATIONWIDE SCAN including OFAC

This section shows Defendant Name, DOB, Case Number, Charge Number, Court and Penal Code Explanation. This search differs from a County Level (walk-in) Search. OFAC stands for Office of Foreign Assets Control. As part of its enforcement efforts, OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of targeted countries. It also lists individual groups and entities - Specially Designated Persons (SDN) - such as terrorists and narcotics traffickers designated under programs that are not country specific.

### 7b SEX OFFENDER REGISTRY SCAN

This search returns information on registered sex offenders include a photo if available, multiple physical descriptors, and a description of the offense.

---

# Report Elements Detail

---

## **8 CREDIT HISTORY SUMMARY AND ACCOUNT DETAILS**

Shows the total number of tradelines, both positive (good standing) and negative (poor standing), open account, number of late payments in the last 24 months, estimated monthly payments – including rent amount if provided, total past due, available revolving credit in percentage, an IMPORTANT NOTICE, number of collection account and total balance for collection accounts.

## **9 CREDIT HISTORY**

Includes Creditors – name of credit reporting company, Account Number, Date Reported, Date that account was Opened, Account Status – see box and graph at bottom of Credit History to decode. Also shown is High Credit – a revolving card's credit limit or an original loan amount, Approximate Balance, Terms – revolving cards minimum payment due per month or fixed monthly loan payments. MOS REV is the number of months the bureau has collected data for that creditor, PST DUE – the number of times during the past 30, 60, 90+ days an account has gone past due, ECOA is the Equal Credit Opportunity Act and shows how the account was opened.

## **10 FICO SCORE FROM TRANSUNION**

A credit risk predictor - Fair Isaac Model (high 300s to the mid 900s) high score = low credit risk.

## **11 COLLECTION ACCOUNT REPORTED**

This section shows the Creditor (collection agency), Account Number associated with collection agency, Status of account, Activity of the Account, Amount/Balances owed, MOP – current manner of payment – see graph in Credit History section, Original Creditor, ECOA and the SRC (TU is the source – TRANSUNION).

## **12 PUBLIC RECORDS REPORTED by BUREAUS**

Shows' Filing Date, Action – Bankruptcy, Lien, Judgment, etc. Also shows state of filed action, court/docket and the dollar amount of assets involved.

## **13 PRIOR INQUIRIES**

This section shows all creditors that have inquired on an applicant's credit worthiness within the specified period of time on this report.

## **14 BUREAU CONTACT INFORMATION**

After the report has come back to you for review or printing, the TRANSUNION stamp will be present here. Use this to help your applicant's dispute their credit reports.