

**Background Screening Report**

RenterResume  
90 Painters Mill Road #202  
Owings Mills, MD 21117  
Phone: 410-870-9646

FILE NUMBER	2364	REPORT DATE	12-03-2014
REPORT TO	RenterResume (1) 90 Painters Mill Rd. Owings Mills, MD 21117 Phone: - Fax: -	ORDER DATE	12-03-2014
		TYPE	aplink

**Application Information**

APPLICANT	GATES, BILL	SSN	XXX-XX-1111	DOB	06-25-XXXX
E-MAIL	<a href="mailto:c@v.com">c@v.com</a>				
ADDRESS(ES)	CITY / STATE / ZIP				

**Credit****Credit Summary**

TOTAL TRADELINES	27	30 DAYS LATE	9
CURRENTLY SATISFACTORY	13	60 DAYS LATE	5
CURRENTLY DELINQUENT	1	90 DAYS LATE	3
PREVIOUSLY DELINQUENT	10	NEWEST TRADE	11/01/12
COLLECTION/CHR OFFS	0/3	OLDEST TRADE	03/01/00
PUBLIC RECORDS	1	INQUIRIES	19

**Financial Summary**

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	3	\$1092	\$164834	\$0	28%	PROPOSED RENT	
INSTALLMENT	12	\$785	\$34093	\$0	5%	STATED MONTHLY INCOME	
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	-
REVOLVING	12	\$150	\$3132	\$247	0%	INCOME TO DEBT RATIO	-
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	-
		27	\$2027	\$202059	\$247	34%	

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

**Variations****Personal Information Comparison**

	NAME	SOC SEC	DOB	AKA
APPLICANT	GATES, BILL	XXX-XX-1111	06/25/XXXX	
TU	MESS, HANK	MATCH	01/09/XX	HANK MESS MESS,HANK,D DOB: 01/09/XX

SOCIAL SECURITY FRAUD SEARCH  
MESS, HANK  
TU AVAILABLE AND CLEAR

**Address Comparison**

	ADDRESS	REPORTED
	8315 BUNKER HILL RD ANTHILL, MO 65488	04/25/13
APPLICANT	TU 8315 BUNKER HILL RD , ANTHILL, MO 65488	12-2011
APPLICANT	TU 8351 BUNKER HILL RD , ANTHILL, MO 65488	09-2011

APPLICANT TU 20200 3RD CT 1, ANTHILL, MO 65488

**Employment Comparison**

APPLICANT	COMPANY	POSITION	REPORTED
APPLICANT TU	VCTRN CNMAS		
APPLICANT TU	VICTORIAN CINEMAS	MANAGER	

**Credit Bureau Report**

**Scores**

- 528 - TRANSUNION/FICO CLASSIC (98)** HANK MESS XXX-XX-1111
- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
  - LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)
  - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
  - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
  - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

**Credit History**

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
COUNTRYWIDE	04/01/12 09	03/01/13	\$166300	\$164834	\$0	0	0	0	MTG 360 \$1092	AS AGREED	B
<b>Remarks:</b> CONVENTIONAL REAL ESTATE MORTGAGE											
WFFINACCPT	11/01/11 16	03/01/13	\$37133	\$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30	B
<b>Late Dates:</b> 2/13-30											
WF FIN BANK	07/01/12 08	04/01/13 11-2012	\$500	\$796	\$247	1	1	2	REV MIN \$47	DELINQ 120+	B
<b>Late Dates:</b> 4/13-120, 3/13-90, 2/13-60, 1/13-30											
<b>Remarks:</b> CLOSED											
GEMB/JCP	01/01/12 14	03/01/13 03-2013	\$1000	\$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30	B
<b>Late Dates:</b> 8/12-30											
FASHION BUG	07/01/05 48	04/01/13 04-2013	\$1200	\$730	\$0	2	0	0	REV MIN \$37	CUR WAS 30	B
<b>Late Dates:</b> 5/10-30, 6/09-30											
GOLD N/GEMB	11/01/12 04	04/01/13 03-2013	\$500	\$488	\$0	0	0	0	REV MIN \$14	AS AGREED	J
CAPITAL 1 BK	08/01/08 43	04/01/13 04-2013	\$1227	\$363	\$0	3	1	1	REV MIN \$15	CUR WAS 90	B
<b>Late Dates:</b> 11/10-90, 10/10-60, 9/10-30, 5/10-30, 3/10-30											
AFSCI	01/01/03	09/01/04 09-2004	\$799	\$0	\$0	--	--	--	INST 24 \$0	AS AGREED	B
<b>Remarks:</b> CLOSED											
AFSCI	11/01/02	10/01/03 08-2003	\$363	\$0	\$0	--	--	--	INST 12 \$0	AS AGREED	B
<b>Remarks:</b> CONDITIONAL SALES CONTRACT											
AMER GEN FIN	11/01/04	11/01/10 01-2007	\$0	\$0	\$0	--	--	--	INST 48 \$0	PAID CHGOFF	J

**Remarks:** CONTACT SUBSCRIBER; SECURED BY HOUSEHOLD GOODS AND COLLATERAL

AMERICREDIT	09/01/07 14	11/01/08 11-2008	\$18324	\$0	\$0	3	1	0	AUTO 73 \$0	PD WAS 60	B
	<b>Late Dates:</b> 5/08-30, 12/07-30, 11/07-30, 10/07-60										
	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER										
AVCO FINANCE	07/01/03	11/01/04 10-2004	\$2548	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	B
	<b>Remarks:</b> REFINANCED; SECURED BY HOUSEHOLD GOODS										
AVCO FINANCE	10/01/02	07/01/03	\$2025	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	B
	<b>Remarks:</b> REFINANCED; SECURED										
CAPITAL 1 BK	12/01/07 43	07/01/11 07-2011	\$636	\$0	\$0	4	3	0	REV \$0	PD WAS 60	B
	<b>Late Dates:</b> 10/10-60, 9/10-30, 4/10-30, 3/10-60, 2/10-30, 8/09-60, 7/09-30										
	<b>Remarks:</b> ACCOUNT CLOSED BY CREDIT GRANTOR										
COUNTRYWIDE	10/01/01 10	05/01/07	\$117243	\$0	\$0	0	0	0	MTG 360 \$0	FORECLOS	J
	<b>Late Dates:</b> LAST LATE DATE 05/07										
	<b>Remarks:</b> FORECLOSURE, COLLATERAL SOLD; FHA REAL ESTATE MORTGAGE										
COUNTRYWIDE	08/01/11 06	04/01/12	\$157000	\$0	\$0	0	0	0	MTG 360 \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE MORTGAGE										
FRIEDMANS	08/01/07 28	12/01/09 11-2009	\$457	\$0	\$0	1	0	0	INST 9 \$0	PD WAS 30	B
	<b>Late Dates:</b> 7/09-30										
	<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER										
HSBC NV	06/01/08	02/01/13 06-2012	\$600	\$0	\$0	--	--	--	REV \$0	CHARGE OFF	B
	<b>Remarks:</b> PURCHASED BY ANOTHER LENDER										
HSBC NV	12/01/02	10/01/10 07-2006	\$3500	\$0	\$0	--	--	--	REV \$0	PAID CHGOFF	J
	<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER										
LANE BRYANT	03/01/00 23	06/01/08	\$700	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
ROADLOANS	05/01/09 33	11/01/11 11-2011	\$24477	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
	<b>Remarks:</b> CLOSED										
SEC PAC FIN	12/01/01	01/01/04 12-2003	\$2342	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	J
	<b>Remarks:</b> CLOSED; NOTE LOAN										
TRIAD FINANC	10/01/08 07	05/01/09 05-2009	\$24860	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
	<b>Remarks:</b> CLOSED										
WACHOV/FTU	03/01/03	11/01/04 08-2004	\$12960	\$0	\$0	--	--	--	AUTO \$0	AS AGREED	J
	<b>Remarks:</b> CLOSED; COLLATERAL: 93 MAZDA MX6										

WASHMTL/PROV 11/01/08 11/01/12 \$1000 \$0 \$0 3 4 11 REV DELINQ 120+ B  
 48 11-2012 \$0

**Late Dates:** 11/12-120, 10/12-120, 9/12-90, 8/12-60, 7/12-30, 11/10-60, 10/10-30, 5/10-120, 4/10-120, 3/10-120, 2/10-120, 1/10-90, 12/09-90, 11/09-90, 10/09-90, 9/09-60, 8/09-60, 7/09-30

**Remarks:** ACCOUNT CLOSED BY CONSUMER

WFNNB/DRSBRN 04/01/02 04/01/07 \$500 \$0 \$0 -- -- -- REV AS AGREED B  
 04-2004 \$0

FST USA BK B 02/01/03 10/01/09 \$2500 \$0 \$0 -- -- -- REV BANKRUPTCY B  
 07-2006 \$0

**Remarks:** CHAPTER 7 BANKRUPTCY

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

**Public Records**

Court: ROCKVILLE FE	Ref #: P000001	Status: DISCHARGED
Action Type: CHAPTER 7 BANKRUPTCY	File Date: 11/01/06	Amount: \$0
Reported By: TU	Plaintiff:	Status Date: 08/01/07
Consumer: APPLICANT		

**Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
RELSCREDIT	ALL	03/14/13	TU		
ATLANTIC CRE	ALL	02/24/13	TU		
CREDIT RSRCH	ALL	02/03/13	TU		
CNTRWD CMD	ALL	01/07/13	TU		
EQUITY ONE	ALL	12/01/12	TU		
RELSCREDIT	ALL	08/05/12	TU		
FAC	ALL	07/27/12	TU		
WFF	ALL	07/09/12	TU		
WFF	ALL	07/01/12	TU		
CNTRWD CMD	ALL	06/29/12	TU		
FAC	ALL	06/23/12	TU		
CNTRYWD FSL	ALL	03/09/12	TU		
EXCEL	ALL	11/17/11	TU		
CITI AUTO	ALL	11/11/11	TU		
AMERICREDIT	ALL	11/11/11	TU		
WFF	ALL	11/11/11	TU		
LANDSAFE CRT	ALL	08/11/11	TU		
LANDSAFE CRT	ALL	07/03/11	TU		
LANDSAFE CRT	ALL	05/28/11	TU		

**Repository Remarks**

NO REPOSITORY REMARKS DEVELOPED

**Source Information**

**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
AMER GEN FIN	F 0654NBW3	PO BOX 635, LANHAM, MD 20703	301-7314433
AMERICREDIT	F 00027016	801 CHERRY ST SUITE 3900, FT WORTH, TX 76102	800-2842271

ARCADIA FIN	F 00008770	5457 TWIN KNOLLS SUITE 021, COLUMBIA, MD 21045	410-7722000
ASSOCIATES FINCL SERVICE	F 015BL5JH	10541 GREENBELT RD, LANHAM, MD 20703	301-262-2030
AVCO FINANCE	F 0321E759	9418 ANNAPOLIS RD, LANHAM, MD 20703	301-7314433
CAPITAL 1 BK	B 01DTV001	11013 W BROAD ST, GLEN ALLEN VA 23060	
COUNTRYWIDE	Q 0427S002	400 COUNTRYWIDE WY SV416, SIMI VALLEY, CA 93065	805-5205100
CREDIT RSRCH	Z 00200078	1 CLYDE RD., SOMERSET, NJ 08873	
FASHION BUG	C 09632003	PO BOX 84073, COLUMBUS, GA 31908	
FRIEDMANS JEWELERS	J 01VB8001	4 STATE ST, SAVANNAH, GA 31401	
FST USA BK	B 07519152	3 CHRISTIANA 201 N WALNUT, WILMINGTON, DE 19801	
HOUSEHOLD BANK	B 07991187	POB 98706, LAS VEGAS, NV 89193	
LANDSAFE CRT	Z 07183223	155 N LAKE AVE MS 3-162, PASADENA, CA 91101	
LANE BRYANT MAILORDER	C 0131P008	4590 E BROAD ST, COLUMBUS, OH 43213	800-8889265
ROCKVILLE FE	Z 04887371	6500 CHERRYWOOD, GREENBELT, MD 20770	301-3448018
SEC PAC FIN	F 04071924	6525 BELCREST RD, HYATTSVILLE MD 20782	(301) 864-6435
TRIAD FINANCIAL CORP	F 01NNX001	7711 CENTER AV SUITE 250, HUNTINGTON BEA, CA 92647	800-8986076
WACHOVIA BANK NA IL VA/F	B 0362N346	P.O. BOX 13327, ROANOKE, VA 24040	800-8290192
WELLS FARGO FINANCIAL AC	F 0627244B	1 INTERNATIONAL PL SUITE 300, PHILADELPHIA, PA 19113	800-3577501
WELLS FARGO FINANCIAL BA	B 08710005	1200 NORTHWEST AVE, SIOUX FALLS, SD 57104	605-3363933
WFFINACPT	F 01270410	3201 N FOURTH AVE, SIOUX FALLS, SD 57104	605-3363933
WFNNB/DRSBRN	C 01NZ8006	4653 W MAIN ST, COLUMBUS, OH 43251	800-2620180

---

#### Submission Results

---

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 09:18:38 AM	RECORD FOUND

---

#### Repository Referral

---

TransUnion Consumer Relations  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)  
 2 Baldwin Place  
 P.O. Box 1000  
 Chester, PA 19022  
 800-888-4213

---

#### Comments

---

\*\*\* End of Credit Report \*\*\*

---

#### Investigative

---

#### InstaCriminal National Alias Search

---

RESULTS	Records Found	SEARCH DATE	12-03-2014 3:39 PM MST
NAME SEARCHED	GATES, BILL		
DOB SEARCHED	06-25-XXXX		
JURISDICTION	NATIONWIDE		
NAME VARIATION(S) SEARCHED	MESS HANK; HANK MESS; HANK M MESS		
JURISDICTION(S) SEARCHED			

NAME VARIATION(S) SEARCHED

MESS HANK; HANK MESS; HANK M MESS

JURISDICTION(S) SEARCHED

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

CRIMINAL RECORDS

#### Florida Dept of Corrections

##### Offender:

Full Name: MESS. HANK

DOB: XXXX-04-27  
 Provider: Florida Dept of Corrections  
 State: FL

**Offense:**

Description: COCAINE - POSSESSION  
 Offense Type: FELONY  
 Offense Date: 2006-03-05

**Putnam County****Offender:**

Full Name: MESS, HANK  
 DOB: XXXX-04-27  
 Provider: Putnam County  
 State: FL

**Offense:**

Description: ISSUING A WORTHLESS CHECK  
 DispositionDescription: ADJUDICATED GUILTY/DELINQUENT  
 Offense Type: MISDEAMENOR

**Putnam County****Offender:**

Full Name: MESS, HANK  
 DOB: XXXX-04-27  
 Provider: Putnam County  
 State: FL

**Offense:**

Description: GRAND THEFT AUTO  
 DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR  
 Offense Type: FELONY

**Offense:**

Description: CRIMINAL MISCHIEF - MORE THAN \$200 LESS THAN \$1000  
 DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR  
 Offense Type: MISDEAMENOR

**Putnam County****Offender:**

Full Name: MESS, HANK  
 DOB: XXXX-04-27  
 Provider: Putnam County  
 State: FL

**Offense:**

Description: POSSESSION OF COCAINE  
 DispositionDescription: ADJUDICATED GUILTY/DELINQUENT  
 Offense Type: FELONY

**Offense:**

Description: USE OR POSSESSION OF DRUG PARAPHERNALIA  
 DispositionDescription: NO ACTION TAKEN BY THE PROSECUTOR  
 Offense Type: MISDEAMENOR

## SSN VALIDATION INFORMATION

Deceased: No  
 Message: Record  
 Issued Location: Oklahoma  
 Issued Date Range: 1980-1981

ADDRESS/IDENTITY HISTORY INFORMATION

FULL NAME / SSN HANK M MESS XXX-XX-XXXX	DOB XXXX-04-01 Age: XX	ADDRESS 911 N DEADEND PLACE MAPLEWOOD, NJ 07040 County: ESSEX	PHONE/NAME/COMPANY (555)254-6011	REPORTED DATE(S) First: 2007-08 Last: 2007-08
---	------------------------------	--	-------------------------------------	---

AKA: MESS HANK  
1971-04-01  
MESSNER HANK  
1971-04-01  
HANK MESS  
1971-04-01

---

HANK MESS XXX-XX-XXXX	XXXX-04-01 Age: XX	611 S LOSER ST NEW YORK, NY 10031 County: NEW YORK	First: 2006-06 Last: 2006-06
--------------------------	-----------------------	--	---------------------------------

AKA: HANK MESS  
1971-04-01  
MESS HANK  
1971-04-01

RECORDS FOUND NOTES

WARNING: Based on the information provided RenterResume searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the SSN and at least one personal identifier (i.e., Name or Date of Birth) listed for the subject in the above abstract. RenterResume 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. 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 this report. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

InstaEviction National Lookup Search

RESULTS	<b>Records Found</b>		
NAME SEARCHED	GATES, BILL	SEARCH DATE	12-03-2014 3:39 PM MST
JURISDICTION	NATIONWIDE	SEARCH SCOPE	

SUNSHINE MOBILE HOME PARK VS MESS, HANK

Defendant

Full Name: MESS, HANK  
Address: 9320 N JEFFERSON ST  
City, State Zip: TAMPA, FL 33602

Plaintiff

Full Name: SUNSHINE MOBILE HOME PARK

Judgment Information:

Case Number: 003451LT  
CaseType: UNLAWFUL DETAINER  
Case Disposition: Civil Judgment  
Court Location: TAMPA DISTRICT COURT  
Reference Id: 4938A  
Amount: POSSESSION ONLY  
Filed Date: 2009-05-23

SPRING HILL APARTMENTS VS MESS, HANK

**Defendant**

Full Name: MESS, HANK  
Address: 359 AUBURN ST  
City, State Zip: ASHBURN, VA 20148

**Plaintiff**

Full Name: SPRING HILL APARTMENTS

**Judgment Information:**

Case Number: 32589239  
CaseType: LANDLORD/TENANT  
Case Disposition: Civil New Filing  
Court Location: LOUDOUN DISTRICT COURT  
Reference Id: 3920A  
Amount: \$50  
Filed Date: 2010-03-05

**MORTENSEN INVESTMENTS LLC VS MESS, HANK****Defendant**

Full Name: MESS, HANK  
Address: 39582 SUMMER BVLD #23  
City, State Zip: ASHBURN, VA 20148

**Plaintiff**

Full Name: MORTENSEN INVESTMENTS LLC

**Judgment Information:**

Case Number: 9382939  
CaseType: CIVIL NEW FILING  
Case Disposition: Civil New Filing  
Court Location: LOUDOUN DISTRICT COURT  
Reference Id: 103955A  
Amount: \$1500  
Filed Date: 2011-12-28

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from RenterResume.

---

**Disclaimer**

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

---

**\*\*\* End Of Report \*\*\***

---