



## Background Screening Report

FILE NUMBER	1154	REPORT DATE	06-30-2010
REPORT TO	Mid Maine Drug Screening (105) 250 Center St #403 Auburn, Me 04210 Phone: 207-577-6000 Fax: 207-777-0052	ORDER DATE	06-30-2010 Mitchell Sweetser
		TYPE	Property Management/Tenant Screen

### Application Information

APPLICANT	ALEXANDER, ALLEN R.	SSN	XXX-XX-0080	DOB	-
ADDRESS(ES)	21 KING ARTHUR CT	CITY / STATE / ZIP	FANTASY ISLAND, IL 60750		

### Credit

#### Credit Summary

TOTAL TRADELINES	17	30 DAYS LATE	0
CURRENTLY SATISFACTORY	17	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	12-01-2009
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	11-15-1996
PUBLIC RECORDS	0	INQUIRIES	6

#### Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT	
INSTALLMENT	7	\$145	\$3453	\$0	8%	STATED MONTHLY INCOME	
OPEN	1	\$124	\$4639	\$0	11%	INCOME TO RENT RATIO	-
REVOLVING	9	\$68	\$5153	\$0	13%	INCOME TO DEBT RATIO	-
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	-
<b>17</b>		<b>\$337</b>	<b>\$13245</b>	<b>\$0</b>	<b>33%</b>		

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	ALEXANDER, ALLEN R	XXX-XX-0080	-	
TU	ALEXANDER, ALLEN R		06-01-1966	ALEXANDER,ZALLE

#### Address Comparison

	ADDRESS	REPORTED
APPLICANT	TU 21 KING ARTHUR , FANTASY ISLAND, IL 60750	08-15-2009
APPLICANT	TU 4371 PLYMOUTH , FANTASY ISLAND, IL 60750	09-08-2001
APPLICANT	TU 250 WALNUT BV , FANTASY, IL 60750	

#### Employment Comparison

	COMPANY	POSITION	REPORTED
TU	WALMART	CASHIER	
TU	T	T	

### Credit Bureau Report

#### Scores

**687 - FICO Risk Score, Classic 2004**

- Proportion of balances to credit limits is too high on bank revolving or other revolving accounts (CODE 010)
- Too many accounts with balances (CODE 005)
- Time since most recent account opening is too short (CODE 030)
- Length of time revolving accounts have been established (CODE 012)

**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+			
SM SERVICING	12-01-2009 01		\$848	\$854	\$0	0	0	0	INST \$53	As Agreed	B
	<b>Remarks:</b> KOB: Government;										
AMER GEN BK	02-27-2005 03		\$0	\$765	\$0	0	0	0	REV MIN \$18	As Agreed	B
	<b>Remarks:</b> KOB: Finance / Personal;										
KAY JEWELERS	10-07-2003 01		\$400	\$0	\$0	0	0	0	REV \$0	As Agreed	B
	<b>Remarks:</b> KOB: Jewelry, Cameras;										
BRCLYS AM FN	10-06-1999 09	12-13-2000	\$8231	\$0	\$0	0	0	0	INST 36 \$229	As Agreed	B
	<b>Remarks:</b> KOB: Finance / Personal;										
TOL CMTY CU	04-08-2002 24	04-11-2005	\$3000	\$2602	\$0	0	0	0	REV \$0	As Agreed	B
	<b>Remarks:</b> KOB: Mail Order Houses;										
AMER GEN FIN	02-26-2005 22	02-27-2005	\$4639	\$4639	\$0	0	0	0	OPEN 27 \$124	As Agreed	S
	<b>Remarks:</b> KOB: Finance / Personal;										
HNTINGTN NTL	08-15-2003 12	08-12-2004	\$100	\$99	\$0	0	0	0	INST \$92	As Agreed	C
	<b>Remarks:</b> KOB: Banks;										
MACYS/FDSB	08-14-2003 21		\$113	\$103	\$0	0	0	0	REV \$0	As Agreed	B
	<b>Remarks:</b> KOB: Department / Variety and Other Retail;										
DIIRECTIO CU	09-05-2000 24	03-13-2005	\$100	\$1016	\$0	0	0	0	REV MIN \$50	As Agreed	B
	<b>Remarks:</b> KOB: Mail Order Houses;										
GEMB/GLICKSF	02-25-2005 04		\$650	\$655	\$0	0	0	0	REV \$0	As Agreed	B
	<b>Remarks:</b> KOB: Home / Office Furnishings; COLLATERAL: BRCW3C DL3305										
AMEX	09-04-2001		\$888	\$0	\$0	--	--	--	REV \$0	As Agreed	B
	<b>Remarks:</b> KOB: Travel / Entertainment;										
AMEX	09-03-2001		\$112	\$12	\$0	--	--	--	REV \$0	As Agreed	U
	<b>Remarks:</b> KOB: Travel / Entertainment;										
FIRST CARD	11-15-1996 24	05-08-2002	\$1500	\$0	\$0	0	0	0	REV \$0	As Agreed	B
	<b>Remarks:</b> KOB: Banks;										
TOL CMTY CU	10-08-2004 07	04-12-2005	\$6772	\$0	\$0	0	0	0	INST \$52	As Agreed	B

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+			
<b>Remarks:</b> KOB: Mail Order Houses;											
HNTINGTN NTL	05-03-2003 01	11-15-2004		\$8876	\$0	\$0	0	0	0	INST \$237	As Agreed B
<b>Remarks:</b> KOB: Banks;											
SM SERVICING	12-01-2009 01			\$2500	\$2500	\$0	0	0	0	INST \$0	Student B loan not in repayment
<b>Remarks:</b> KOB: Government; Student loan not in repayment											
SM SERVICING	11-26-2008 01			\$848	\$0	\$0	0	0	0	INST \$53	Student B loan not in repayment
<b>Remarks:</b> KOB: Government; Student loan not in repayment											

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

**Public Records**

NO PUBLIC RECORDS DEVELOPED

**Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
THE DRUG TES	ALL	06-30-2010	TU	Miscellaneous	
BOCC	ALL	12-13-2007	TU	Travel / Entertainment	
FIA CSNA	ALL	12-13-2007	TU	Banks	
DIRECTIONS C	ALL	11-30-2007	TU	Finance / Personal	
TRACE ONLY	ALL	10-14-2007	TU	Farm and Garden Supplies	
MACYS/FDSB	ALL	09-28-2007	TU	Travel / Entertainment	

**Repository Remarks**

TU High Risk Fraud Alert; Available and Clear (H01)

**Source Information**

**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
NO CREDITORS DEVELOPED			

**Submission Results**

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	06-30-2010 10:48:18 AM	RECORD FOUND

**Repository Referral**

Trans Union  
P.O. Box 1000  
Chester, PA 19022  
800-888-4213

**Comments**

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

**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 \*\*\*