



Applicant Information

TESTMAN, JOHN, M

SSN: 123-45-6789 Date of Birth: January 10, 1987

Aliases: JOHNNY TESTMAN, JOHN WILBUR TESTMAN, JOHNNY TESTMAN,
JOHNNY TESTMAN, JOHNNY TESTMAN, JOHNNY TESTMAN, JOHNNY TESTMAN,
JOHNNY TESTMAN

Last Known Address: 1932 CIRCLE CT.
DAYTONA, FL 85006

Home Phone: (215) 555-1212
Other Phone: (856) 555-1212

Drivers License Information		
Number	State	Last Seen
D123Z45678	NJ	01/01/2010
D123Z45678	NJ	01/01/2010
D123Z45678	NJ	01/01/2010

ID Verification

SSN STATUS **VALID**
Issue Begin Date 1/1/1987
Issue End Date 12/31/1988
Issue State Texas



Score

725



Score Factors	
Code	These items impacted the score.
01	Length of account payment history
02	Number of reported accounts
03	Account Invalid
04	Length of account payment history

Report Summary

Public Record Summary **Yes**

Bankruptcies No

Evictions **Yes**

Liens No

Judgements **Yes**

Suits No

Property Record Summary **Yes**

Trade Lines Summary **Yes**

Delinquencies No

Collections No

Charge Offs **Yes**

Banking Summary **Yes**

Banking Detail (Accounts) No

Banking Detail (Inquiries) **Yes**

Banking Detail (Negative Retail Items) No

Banking Detail (Positive Retail Items) **Yes**

Banking Detail (Account Closures) No

Address History

1 1640 Airport Rd, Suite 115, Kennesaw, GA, 30144

First Seen	Last Seen	Phone Number	Phone Type
01/01/2010	01/01/2010	800-123-4567	Home

2 1640 Airport Rd, Suite 115, Kennesaw, GA, 30144

First Seen	Last Seen	Phone Number	Phone Type
01/01/2010	01/01/2010	800-123-4567	Work

3 1640 Airport Rd, Suite 115, Kennesaw, GA, 30144

First Seen	Last Seen	Phone Number	Phone Type
01/01/2010	01/01/2010	800-123-4567	Cellular



Public Records

Bankruptcy Records

1 Bankruptcy		District Court, Court County / State			Entity ID/Name
Case Number	Filing Date	Schedule 341 Date	Release Date	Action Type	
1234567890 0987654321	01/01/2010	01/01/2010	01/01/2010	Bankruptcy	
Book: 4 Page: 10	Original Book: (only applies to Releases if available) Original Page: (only applies to Releases if available)		Amount \$8,000	Amount Liability \$8,000	Assets \$8,000
Defendent:	TOM R SMITH	Plaintiff:	JOHN T DOE		
SSN/Tax ID:	123-45-6789	Attorney:	JAMES L WORTH	Phone:	999-999-999
Address:	123 South Main Street Kennesaw, GA, 30144	Judge:	JST		

Evictions

2 Eviction		District Court, Court County / State			Entity ID/Name
Case Number	Filing Date	Schedule 341 Date	Release Date	Action Type	
1234567890 0987654321	01/01/2010	01/01/2010	01/01/2010	Eviction	
Book: 4 Page: 10	Original Book: (only applies to Releases if available) Original Page: (only applies to Releases if available)		Amount \$8,000	Amount Liability \$8,000	Assets \$8,000
Defendent:	TOM R SMITH	Plaintiff:	JOHN T DOE		
SSN/Tax ID:	123-45-6789	Attorney:	JAMES L WORTH	Phone:	999-999-999
Address:	123 South Main Street Kennesaw, GA, 30144	Judge:	JST		

Property

1 1932 CIRCLE CT. DAYTONA FL 33110-1048							
Record Type	Year	Total Value	Tax Amount	Market Improvement	Assessed Value	Market Land Value	Total Market Value
Tax Assessor	2008	\$0	\$596	\$77,708	\$53,775	\$62,510	\$140,218
First Owner:	TOM R. SMITH		Recording Date:	01/01/2010		Year Built:	1973
Second Owner:	SUSAN L. SMITH		Unique ID:	12345		Living Size:	132 SQ FT
Mailing Address:	123 Main Street		Parcel #:	12345		Bedrooms:	3
	Atlanta, GA 30303		Unformatted Parcel #:	12345		Full Baths:	2
County:	Fulton		Legal Description:	Descript		Half Baths:	1
			Subdivision Name:	Name			
			Land Usage:	123 SQ FT			
Record Type	Year	Sales Price	Property Use	Loan Type	Type Financing		
Deed	2008	\$150,000	Residential	Conventional	2.00%		
Buyer 1:	TOM R. SMITH		Recording Date:	01/01/2010			
Buyer 2:	SUSAN L. SMITH		First Change Date:	01/01/2010			
Mailing Address:	123 Main Street		APN:	123			
	Atlanta, GA 30303		FIPS Code:	123			
County:	Fulton		SamID:	123			
			Document Number:	123			
Seller 1:	MARK B LOWRY		Book Number:	123			
			Subdivision Name:	name			



Trade Lines

CABLE	Dish Network																							Account Number: 34567656787656				
Individual Billed Monthly Account Status: Open Account Type: Cable Opened: 01/01/2010 (800) 123-4567	24 Month Payment History																							30	60	90	120	
	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	
	Total Amount						Balance						Payment						Past Due						Reported: 10/23/2015 Last Activity: 10/01/2015			
	\$8,000						\$71.08						\$61.08						\$0									
	Rating Code: 1						Rating Type: As Agreed																					

ELEC	Howell Oregon Electric																							Account Number: 34567656787656				
Individual Billed Monthly Account Status: Open Account Type: Electric Opened: 01/01/2010 (800) 123-4567	24 Month Payment History																							30	60	90	120	
	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	
	Total Amount						Balance						Payment						Past Due						Reported: 10/23/2015 Last Activity: 10/01/2015			
	\$8,000						\$352.64						\$165.00						\$0									
	Rating Code: 1						Rating Type: As Agreed																					

RENT	Dermot Realty Management Company Inc																							Account Number: 34567656787656				
Individual Billed Monthly Account Status: Open Account Type: Rent Opened: 01/01/2010 (800) 123-4567	24 Month Payment History																							30	60	90	120	
	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	
	Total Amount						Balance						Payment						Past Due						Reported: 10/23/2015 Last Activity: 10/10/2015			
	\$28,000						\$8,000						\$1,200						\$0									
	Rating Code: 1						Rating Type: As Agreed																					

CREDIT CARD	Credit One Bank																							Account Number: 34567656787656				
Individual Billed Monthly Account Status: Open Account Type: Credit Card Opened: 09/01/2015 (800) 123-4567	24 Month Payment History																							30	60	90	120	
	1																							0	0	0	-	
	Total Amount						Balance						Payment						Past Due						Reported: 10/23/2015 Last Activity: 10/01/2015			
	\$0						\$0						\$10.00						\$0									
	Rating Code: 1						Rating Type: As Agreed																					



Banking Information

Account Summary						
ABA	Account	Bank Name	Status	Min Check #	Max Check #	Last Seen
012345678	1239876541	Bank of America	--	95	98	01/01/2010
987654321	564789452	JP Morgan Chase & Co	--	0000001	39546878	01/01/2010

Risk Summary					
Min Item Amount	324	Max Negative Item Amount	324	Average Days To Pay	324
Max Item Amount	345	Min Positive Item Amount	345		
Min Negative Item Amount	123	Max Positive Item Amount	123		

Risk Velocity Summary							
Item Description	30 Days	60 Days	90 Days	180 Days	1 Year	3 Years	5 Years
Associated ABAs (Count)	54	54	54	54	54	54	54
Associated MICRs (Count)	46	46	46	46	46	46	46
Inquiries (Count)	123	123	123	123	123	123	123
Closed MICRs (Count)	54	54	54	54	54	54	54
Positive Items (Count)	2	2	2	2	2	2	2
Negative Items (Count)	25	25	25	25	25	25	25
Negative Paid Items (Count)	95	95	95	95	95	95	95
Negative Open Items (Count)	14	14	14	14	14	14	14
Positive Items (Amt\$)	54	54	54	54	54	54	54
Negative Items (Amt\$)	2	2	2	2	2	2	2
Negative Paid Items (Amt\$)	25	25	25	25	25	25	25
Negative Open Items (Amt\$)	95	95	95	95	95	95	95

Bank Inquiries					
Bank Name	Inquiry Date	City	State	Zip	Type
Bank of America	12/10/2012	Dallas	TX	23262	Bank
JP Morgan Chase & Co	12/10/2012	New York	NY	38842	Bank

Positive Retail Items					
ABA	Account	Bank Name	Transaction Date	Check Number	Amount
152030621	1234567890	Wells Fargo	01/01/2010	1	\$1,234.5
152030621	1234567890	Citigroup	01/01/2010	12345563	\$1,234.5
152030621	1234567890	HSBC Holdings	01/01/2010	65453425	\$1,234.5
152030621	1234567890	U.S. Bancorp	01/01/2010	34234	\$1,234.5
152030621	1234567890	Capital One Financial	01/01/2010	54367	\$1,234.5
152030621	1234567890	ING Group	01/01/2010	7548567	\$1,234.5



Banking Information

Negative Retail Items						
ABA	Account	Merchant Name	Transaction Date	Paid Date	Check Number	Amount
123215443	1234567890	JP Morgan Chase & Co.	01-01-2010	01-01-2010	32156	\$800.00
453476521	1234567890	Bank of America	01-01-2010	01-01-2010	1	\$800.00
431321456	1234567890	Wells Fargo	01-01-2010	01-01-2010	546	\$800.00
876784565	1234567890	HSBC Holdings	01-01-2010	01-01-2010	65498	\$800.00
324325435	1234567890	State Street Corp.	01-01-2010	01-01-2010	7536	\$800.00
654672344	1234567890	Regions Financial	01-01-2010	01-01-2010	654	\$800.00

Closed Accounts						
ABA	Account	Bank Name	Close Date	State	ZIP	Reason
123546579	1234567890	HSBC Holdings	01-01-2010	NJ	12345	A
215324634	1234567890	Citigroup	01-01-2010	NJ	12345	B
435123215	1234567890	JP Morgan Chase & Co.	01-01-2010	NJ	12345	C
654765767	1234567890	SunTrust Bank	01-01-2010	NJ	12345	D
765635434	1234567890	BB&T Corporation	01-01-2010	NJ	12345	A
987856456	1234567890	Northern Trust	01-01-2010	NJ	12345	B