



**SAMPLE**

**APPLICANT SCREENING REPORT**

33 SOUTH DUKE STREET \* YORK, PA 17401  
 VOICE 717-843-8685  
 FAX 717-854-7862

FILE # 12366 293257  
 REPORT TO CBY SYSTEMS INC-TEST TENANT  
 Z0005  
 STREET 33 S DUKE ST  
 CITY/ST/ZIP YORK, PA 17401

REPORT DATE 05/07/2003  
 DATE ORDERED 05/07/2003 SYSTEMS CBY  
 REPOSITORIES TU\*  
 TYPE LANDLORD SERVICES-INTERNET  
 ACCESS \$4.95

**APPLICANT INFORMATION**

APPLICANT SCHWALL, RALPH SOC SEC 120-12-1211 AGE/DOB  
 ADDRESS 33 S DUKE ST CITY/ST/ZIP YORK, PA 17401

**REPORT SUMMARY**

**CREDIT SUMMARY**

TOTAL TRADELINES	9	30 DAYS LATE	3
CURRENTLY SATISFACTORY	5	60 DAYS LATE	1
CURRENTLY DELINQUENT	1	90 DAYS LATE	1
PREVIOUSLY DELINQUENT	2	NEWEST TRADE	12/01/97
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	01/01/73
PUBLIC RECORDS	1	INQUIRIES LAST 180 DAYS	70

**FINANCIAL SUMMARY**

#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE 1	\$530	\$22197	\$0	43%	PROPOSED RENT
INSTALLMENT 3	\$0	\$0	\$0	0%	STATED INCOME
OPEN 0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 0
REVOLVING 4	\$50	\$645	\$20	1%	INCOME TO DEBT RATIO 0:1
OTHER 1	\$53	\$53	\$53	0%	INCOME TO DEBT INCL. RENT RATIO 0:1
<b>9</b>	<b>\$633</b>	<b>\$22895</b>	<b>\$73</b>	<b>44%</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.

**CREDIT REPORT [# 293257]**

**SCORES**

N/A TRANSUNION/EMPIRICA 95 RALPH SCHWALL 120-12-1211  
 -FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

N/A TRANSUNION/EMPIRICA 95 RALPH SCHWALL 120-12-1211  
 -FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

**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+			
WAYPOINT BK XXXXXXXXXXXX2563	11/01/86 45	07/01/00 03/94	\$35000	\$22197	\$0	10	0	0	MTG	CUR WAS 30 J	
									180 \$530		

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>Late Dates:</b> 6/00-30, 5/00-30, 3/00-30, 1/00-30, 12/99-30, 10/98-30, 8/98-30, 8/98-30, 7/98-30, 5/98-30											
<b>Remarks:</b> REAL ESTATE											
BOSCOVS xxxx7734	11/01/88 12	07/01/00	\$620	\$321	\$0	0	0	0	REV \$10	AS AGREED	B
JCP--MCCBG xxxxxxxx0021	04/01/82 12	07/01/00	\$289	\$249	\$20	1	0	0	REV \$20	DELINQ 30	J
<b>Late Dates:</b> 7/00-30											
THE BON-TON xxxxx8181	01/01/73 47	07/01/00	\$500	\$75	\$0	0	0	0	REV \$20	AS AGREED	J
YK CR BUREAU xx4568	06/01/97	07/01/00	\$53	\$53	\$53	--	--	--	COLL \$53	COLLECTION	B
<b>Remarks:</b> PLACED FOR COLLECTION; ORIGINAL CREDITOR: FOREMOST PLUMBING											
AMER GEN FIN xxxxxxxxxxxx4455	09/01/92 09/92	07/01/00	\$9120	\$0	\$0	--	--	--	INST 48 \$0	AS AGREED	J
CITBK/DEB x9044	05/01/93 21	07/01/00	\$4912	\$0	\$0	1	1	3	INST 48 \$0	PD WAS 60	B
<b>Late Dates:</b> 10/99-120, 9/99-120, 8/99-90, 7/99-60, 6/99-30											
<b>Remarks:</b> CLOSED											
KAY JEWELERS xxx3898	12/01/97 12	07/01/00	\$345	\$0	\$0	0	0	0	INST 12 \$0	AS AGREED	B
SMITH VILLAG xxxx2564	05/01/85 12	07/01/00	\$735	\$0	\$0	0	0	0	REV \$0	AS AGREED	B

**PUBLIC RECORDS**

Court: CREDIT BUREA	Ref #: 88J79369	Status: RELEASED
Action Type: JUDGMENT	File Date: 12/01/96	Amount: \$4270
Reported By: TU	Plaintiff: NATIONAL BK TR	Status Date: 01/01/97

**PRIOR INQUIRIES**

CREDITOR	INQUIRY TYPE	DATE	SRC	ECOA
CBYSYSTEMSTES/CBY-TENANT	ALL	05/07/03	TU	
A&SMORTGAGE/CBYMTGDEPT	ALL	05/02/03	TU	
NEWBEGINNINGS/CBYMTGDEPT	ALL	03/05/03	TU	
CBYSYSTEMS/CBYMTGDEPT	ALL	01/22/03	TU	
YORKHABITATFO/CBYMTGDEPT	ALL	01/14/03	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	10/04/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	10/02/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	09/30/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	09/23/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	09/19/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	08/21/02	TU	
3904CBYSYSTEM/CBY-TENANT	ALL	08/20/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	08/19/02	TU	
WAYPOINTBANK/CBYMTGDEPT	ALL	08/15/02	TU	
SUNSETMORTGAG/CBYMTGDEPTALL		08/09/02	TU	

CBYSYSTEMS/CBYMTGDEPT	ALL	08/08/02	TU
NRTHWST SV	ALL	08/02/02	TU
WAYPOINTBANK/CBYMTGDEPT	ALL	07/23/02	TU
DALE REALTY	ALL	07/09/02	TU
DALE REALTY	ALL	07/08/02	TU
WAYPOINTBANK/CBYMTGDEPT	ALL	06/27/02	TU
WAYPOINT BK	ALL	06/11/02	TU
CBYSYSTEMS/CBYMTGDEPT	ALL	04/24/02	TU
CBYSYSTEMS/CBYMTGDEPT	ALL	04/19/02	TU
3904CHERRYLAN/CBY-TENANT	ALL	04/17/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	04/10/02	TU
3904TEST4LAND/CBY-TENANT	ALL	04/05/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	03/27/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	03/13/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	03/12/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	03/11/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	03/04/02	TU
DIEHL TOYOTA	ALL	03/04/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	02/25/02	TU
3904CAMPHILLC/CBY-TENANT	ALL	02/22/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	02/19/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	02/13/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	02/04/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	01/21/02	TU
3904STEVENMDE/CBY-TENANT	ALL	01/16/02	TU
3904DONALDLHA/CBY-TENANT	ALL	01/14/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	01/11/02	TU
3904CHERRYLAN/CBY-TENANT	ALL	01/10/02	TU
3904CBYSYSTEM/CBY-TENANT	ALL	01/04/02	TU
3904JOSEPHANT/CBY-TENANT	ALL	01/03/02	TU
3904GEORGEMIL/CBY-TENANT	ALL	12/20/01	TU
3904GARRYCKLI/CBY-TENANT	ALL	12/12/01	TU
3904EDWARDPRO/CBY-TENANT	ALL	12/11/01	TU
CBYSYSTEMS/CBYMTGDEPT	ALL	12/11/01	TU
3904YMCA/CBY-TENANT	ALL	12/10/01	TU
3904CBYSYSTEM/CBY-TENANT	ALL	12/03/01	TU
3904JAMESBECK/CBY-TENANT	ALL	11/21/01	TU
3904FOUNDRYPL/CBY-TENANT	ALL	11/20/01	TU
3904MARKAJACK/CBY-TENANT	ALL	11/13/01	TU
WAYPOINT BK	ALL	11/13/01	TU
3904BRUCEWHIT/CBY-TENANT	ALL	11/09/01	TU
SATURNOFYORK	ALL	11/09/01	TU
3904MARYKALEL/CBY-TENANT	ALL	11/06/01	TU
3904CBYSYSTEM/CBY-TENANT	ALL	11/05/01	TU
3904BRUCEWEVE/CBY-TENANT	ALL	11/02/01	TU
3904CHERRYLAN/CBY-TENANT	ALL	10/29/01	TU
3904SUSQUEHAN/CBY-TENANT	ALL	10/24/01	TU
3904JOHNMOL/CBY-TENANT	ALL	10/22/01	TU
3904CBYSYSTEM/CBY-TENANT	ALL	10/18/01	TU
3904ERVINGSHE/CBY-TENANT	ALL	10/17/01	TU
3904RONWAUGH/CBY-TENANT	ALL	10/10/01	TU
3904JEFFREYGR/CBY-TENANT	ALL	09/26/01	TU
SECURITY FEN	ALL	09/21/01	TU
3904CBYSYSTEM/CBY-TENANT	ALL	09/20/01	TU
3904CBYSYSTEM/CBY-TENANT	ALL	09/19/01	TU

### REPOSITORY REFERRAL

Chester, PA  
866-887-2673

**VARIATIONS**

**PERSONAL INFORMATION COMPARISON**

	NAME	SOC SEC	DOB	AKA
APPLICANT	SCHWALL, RALPH	120-12-1211		
TU*	SCHWALL, RALPH	120-12-1211		RALPH J SCHWALL
		120-12-1211		JR; DOB: 09/01/52;
		121-20-6252		RALPH SCHWALL;
				DOB: N/A;

SOC SEC FRAUD SEARCH

SCHWALL, RALPH	
TU	AVAILABLE AND CLEAR
TU	AVAILABLE AND CLEAR

REPOSITORY REMARKS

- CONSUMER STATEMENT: FOREMOST PLUMBING HAS NOT BEEN PAID BECAUSE THE WORK WAS NEVER COMPLETED
- TRANS-ALERT: SSN MISMATCH. INPUT DOES NOT MATCH FILE.

**ADDRESS COMPARISON**

	ADDRESS,CITY,STATE,ZIP	REPORTED
APPLICANT	33 S DUKE YORK, PA 17401	05/07/2003
TU*	33 S. DUKE, YORK, PA 17401	05/07/03
TU	33 S DUKE ST YORK,PA 17401	1984/03
TU	316 E MARKET ST YORK,PA 17401	1983/05
TU	YORK,PA	1990/04
TU	33 DUKE YORK,PA 17401	2000/12

**EMPLOYMENT COMPARISON**

	COMPANY	POSITION	REPORTED
APPLICANT	None Developed		
TU	CATERPILLAR TRACTOR CO	SUPERVISOR	1974/01
TU	YORK INTERNATIONAL	SUPERVISOR	1989/11

The Information Contained In This Variations Comparison Section Should Only Be Used As A Tool To Further Research And Verifications. Call For Assistance!

**DISCLAIMER**

Information Contained Here In Meets All The Guidelines Set Forth By The Fair Credit Reporting Act. This Is Confidential Information And Not To Be Divulged Except As Required By Public P=Law P=91-508, 93-579, 94-239. This Report Is Furnished In Response To An Inquiry For The Purpose Of Determining The Propriety Of Dealing With The Consumer. It Is Based Upon Information Obtained In Good Faith From Sources Deemed Reliable, The Accuracy Of Same However Is In No Way Guaranteed. By Your Acceptance And Use Of This Report And Conditions You Specifically Agree To Hold CBY Systems, Inc. Harmless From Any Liability Whatsoever.

\*\*\* END OF REPORT \*\*\*