



Background Screening Report

CBY Systems, Inc
 33 S Duke St
 York, PA 17401
 Phone: 717-843-8685 / 800-717-4229
 Fax: 717-854-7862

FILE NUMBER 234165
 REPORT TO CBY SYSTEMS INC TEST TENANT (Z0005)
 33 S DUKE ST
 YORK, PA 17401
 Phone: 717-843-8685
 Fax: 717-854-7862

REPORT DATE 11-07-2017
 ORDER DATE 11-07-2017 SYSTEMS CBY
 REFERENCE TEST
 TYPE TENANT QUALIFIER LIST - INTERNET ACCESS

Application Information

APPLICANT MESS, HANK SSN 333-22-1111 DOB 04-27-1994
 ADDRESS(ES) 123 MAIN ST CITY / STATE / ZIP SOUTH JORDAN, UT 84095

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	11/01/15
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.

Personal Information Comparison

NAME	SOC SEC	DOB	AKA
APPLICANT MESS, HANK	333-22-1111	04/27/1994	
TU MESS, HANK	333-22-1111	01/09/54	HANK MESS MESS,HANK,D DOB: 01/09/54

SOCIAL SECURITY FRAUD SEARCH
 MESS, HANK
 TU AVAILABLE AND CLEAR

Address Comparison

ADDRESS	REPORTED
8315 BUNKER HILL RD IBERIA, MO 65486	04/25/16
APPLICANT TU 8315 BUNKER HILL RD, IBERIA, MO 65486	201412
APPLICANT TU 8351 BUNKER HILL RD, IBERIA, MO 65486	201409
APPLICANT TU 20200 3RD CT 1, IBERIA, MO 65486	

Employment Comparison

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

Credit Bureau Report

Scores

- 528 - TRANSUNION/FICO CLASSIC (98) HANK MESS 333-22-1111
- 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	04/01/15 09	03/01/16 201603	\$166300	\$164834	\$100	0	0	0	MTG 360 \$1092	AS AGREED	B
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE											
WFFINACPT	11/01/14 16	03/01/16	\$37133	\$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30	B
Late Dates: 2/16-30											
WF FIN BANK	07/01/15 08	04/01/16 201511	\$500	\$796	\$247	1	1	2	REV MIN \$47	DELINQ 120+	B
Late Dates: 4/16-120, 3/16-90, 2/16-60, 1/16-30											
Remarks: CLOSED											
GEMB/JCP	01/01/15 14	03/01/16 201603	\$1000	\$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30	B
Late Dates: 8/15-30											

Public Records

Court: ROCKVILLE FE Action Type: CHAPTER 7 BANKRUPTCY Reported By: TU Consumer: APPLICANT	Ref #: P000001 File Date: 11/01/15 Plaintiff:	Status: DISCHARGED Amount: \$0 Status Date: 12/01/15
Court: SARATOGA COUNTY CLERK Action Type: FEDERAL TAX LN Reported By: TU Consumer: APPLICANT	Ref #: SQ2015000269 File Date: 01/01/15 Plaintiff:	Status: NOT RELEASED Amount: \$10108 Status Date: 01/01/15
Court: SARATOGA COUNTY CLERK Action Type: FEDERAL TAX LN Reported By: TU Consumer: APPLICANT	Ref #: SQ2014035113 File Date: 12/01/14 Plaintiff:	Status: NOT RELEASED Amount: \$24011 Status Date: 12/01/14
Court: SARATOGA COUNTY CLERK Action Type: JUDGMENT Reported By: TU Consumer: APPLICANT	Ref #: E023212596W0123 File Date: 06/01/13 Plaintiff: STATE OF NEW YORK	Status: NOT SATISFIED Amount: \$5017 Status Date: 06/01/13

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
RELSKCREDIT	ALL	03/14/16	TU		
ATLANTIC CRE	ALL	02/24/16	TU		
CREDIT RSRCH	ALL	02/03/16	TU		
CNTRWD CMD	ALL	01/07/16	TU		
EQUITY ONE	ALL	12/01/15	TU		
RELSKCREDIT	ALL	08/05/15	TU		
FAC	ALL	07/27/15	TU		
WFF	ALL	07/09/15	TU		
WFF	ALL	07/01/15	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	800-8899265
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
WFFINACCP	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	04/25/16 09:18:38 AM	RECORD FOUND

Repository Referral

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

Comments

*** End of Credit Report ***

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*** End Of Report ***