



## Background Screening Report

ScreeningOne  
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FILE NUMBER	43379	REPORT DATE	04-15-2010
REPORT TO	J Realty (JRR) 621 W Rosecrans Ave. #108 Gardina, CA 90248 Phone: 310-980-1660 Fax: 888-868-6156	ORDER DATE	04-15-2010 Justin Reese
		TYPE	Basic Package

### California Disclaimer

**Pursuant to California Civil Code 1786.29 the following disclaimer is made. The accuracy or truthfulness of this report cannot be guaranteed as to the subject of the investigation, only that it was accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the subject of this report. The Subject of this report may review all files, in relation to this report, maintained by 'ScreeningOne' with a proper request and identification. Nuestros archivos se pueden revisar sin ningun cargo a usted, en persona, o por correo certificado o por teléfono con la identificación adecuada.**

### Application Information

APPLICANT	[REDACTED]	SSN	XXX-XX-1710	DOB	[REDACTED]
ADDRESS(ES)	[REDACTED]	CITY / STATE / ZIP	MANHATTAN BEACH, CA 90266		

### Credit

#### Scores

**777 - EXPERIAN/FAIR, ISAAC (VER. 2)** [REDACTED] XXX-XX-1710  
 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH (CODE 01)  
 - TOO MANY INQUIRIES LAST 12 MONTHS (CODE 08)  
 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 12)

#### Credit Summary

TOTAL TRADELINES	54	30 DAYS LATE	0
CURRENTLY SATISFACTORY	54	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	09/01/08
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	10/01/94
PUBLIC RECORDS	0	INQUIRIES	9

#### Financial Summary

#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	1	\$0	\$0	\$0	0%	PROPOSED RENT 1900
INSTALLMENT	20	\$1172	\$116123	\$0	19%	STATED MONTHLY INCOME 12500
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 6.57:1
REVOLVING	33	\$88	\$1313	\$0	0%	INCOME TO DEBT RATIO 9.92:1
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO 3.95:1
<hr/>						
	54	\$1260	\$117436	\$0	19%	

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

APPLICANT	NAME	SOC SEC	DOB	AKA
XP	[REDACTED]	XXX-XX-1710 MATCH	[REDACTED]	[REDACTED]

SOCIAL SECURITY FRAUD SEARCH

[REDACTED]

[REDACTED]

90266 \* FROM 01/01/10 INQ COUNT FOR SSN - 0 \* FROM 01/01/10 INQ COUNT FOR ADDRESS - 1 \* INPUT  
 SSN ISSUED 1983 - 1985 \* INQUIRY ADDRESS: NON-RESIDENTIAL

**Address Comparison**

		ADDRESS	REPORTED
APPLICANT	XP	[REDACTED] T MANHATTAN BEACH, CA 90266	04/15/10
APPLICANT	XP	[REDACTED], MANHATTAN BEACH, CA 90266	11-2009
APPLICANT	XP	[REDACTED] MANHATTAN BEACH, CA 90266	09-2007
APPLICANT	XP	[REDACTED] ANHATTAN BEACH, CA 90266	04-2007

**Employment Comparison**

		COMPANY	POSITION	REPORTED
APPLICANT	XP	[REDACTED]		09-2008
APPLICANT	XP	[REDACTED]		10-2005

**Credit Bureau Report**

**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+			
AES/PARTS PRIV STD LN	12/01/06 40	03/01/10 03-2010	\$81797	\$74452	\$0	0	0	0	EDU 360 \$679	AS AGREED	B
SAF	11/01/06 41	03/01/10 03-2010	\$21623	\$19747	\$0	0	0	0	EDU 203 \$87	AS AGREED	B
SAF	11/01/06 41	03/01/10 03-2010	\$17758	\$16218	\$0	0	0	0	EDU 203 \$71	AS AGREED	B
AMERICAN HONDA FINANCE	09/01/08 18	03/01/10 03-2010	\$12085	\$5706	\$0	0	0	0	AUTO 036 \$335	AS AGREED	J
<b>Remarks:</b> AUTO LEASE											
CITI	07/01/06 44	03/01/10 02-2010	\$0	\$1291	\$0	0	0	0	REV \$73	AS AGREED	A
USAA SAVINGS BANK	08/01/01 54	03/01/10 03-2010	\$19000	\$22	\$0	0	0	0	REV \$15	AS AGREED	J
<b>Remarks:</b> FLEXIBLE SPENDING CREDIT CARD											
AMERICAN GENERAL FINAN	10/01/05 25	10/01/07 09-2006	\$5000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
AMEX	05/01/97 1	04/01/10	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
AMEX	07/01/97 1	04/01/10	\$7400	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
BAC HOME LOANS SERVICI	07/01/05 35	08/01/08 08-2008	\$157500	\$0	\$0	0	0	0	MTG 360 \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
BANK OF AMERICA	02/01/97 99	07/01/08 06-2007	\$17411	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; FLEXIBLE SPENDING CREDIT CARD											
BANK OF AMERICA	01/01/97 99	04/01/10 01-2010	\$10000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CAP ONE	12/01/02 4	03/01/03	\$59	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
CHASE	07/01/01	05/01/07	\$11400	\$0	\$0	0	0	0	REV	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+			
	71	02-2006							\$0		
	<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
CHASE	06/01/99 74	05/01/04	\$80	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST										
CHASE	02/01/97 99	03/01/10 01-2010	\$5800	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CHASE	06/01/04 69	03/01/10 07-2007	\$1700	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CHELA/AFSA	01/01/97 57	09/01/01	\$7633	\$0	\$0	0	0	0	EDU 119 \$0	AS AGREED	B
CITI	10/01/94 94	06/01/02 10-2000	\$0	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
CITI	01/01/03 83	01/01/10 08-2008	\$0	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST										
CITI	06/01/99 48	06/01/03	\$300	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST										
CITI/SHELL	12/01/97 10	07/01/02	\$200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CITIBANK N A	06/01/04 21	02/01/07 01-2007	\$36000	\$0	\$0	0	0	0	EDU 180 \$0	AS AGREED	B
CITIBANK N A	08/01/05 18	01/01/07 12-2006	\$36000	\$0	\$0	0	0	0	EDU 180 \$0	AS AGREED	B
CITIBANK N A	04/01/06 9	12/01/06 12-2006	\$2500	\$0	\$0	0	0	0	EDU 180 \$0	AS AGREED	B
DISCOVER FIN SVCS LLC	11/01/97 48	03/01/10 08-2007	\$2800	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
EXXMBLCITI	06/01/97 11	02/01/08	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST										
FIRST USA BANK N A	07/01/01 19	02/01/03	\$5000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
FIRST USA BANK NA	11/01/02 8	07/01/03	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST										
GEMB/CHEVRON	10/01/97 1	04/01/08	\$400	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
GEMB/GE MONEY BANK LOW	11/01/05 54	04/01/10 07-2006	\$224	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
GEMB/JCP	11/01/94 99	10/01/07	\$5	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST										
HSBC BANK	07/01/97 16	04/01/00	\$250	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										

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+			
HSBC BANK	03/01/97 36	04/01/00 10-1998	\$600	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
SALLIE MAE	06/01/99 22	02/01/02	\$5500	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
SALLIE MAE	06/01/00 22	02/01/02	\$1800	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
SALLIE MAE	08/01/98 22	02/01/02	\$5500	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
SALLIE MAE	06/01/98 22	02/01/02	\$2957	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
STUDENT LOAN MKT ASSN	08/01/98 18	04/01/00	\$5500	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER											
STUDENT LOAN MKT ASSN	06/01/99 20	04/01/00	\$5500	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER											
STUDENT LOAN MKT ASSN	06/01/98 18	04/01/00	\$2957	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER											
STUDENT LOAN MKT ASSN	10/01/99 7	04/01/00	\$1800	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER											
THD/CBSD	09/01/05 53	01/01/10 07-2006	\$2500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
UNIVERSITY CREDIT UNIO	11/01/97 99	07/01/08 12-1998	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> CHECK CREDIT OR LINE OF CREDIT											
UNVL/CITI	06/01/99 3	03/01/02	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
UNVL/CITI	06/01/99 27	09/01/01	\$1000	\$0	\$0	0	0	0	REV \$0	INACTIVE	B
US DEPT OF EDUCATION	09/01/05 1	11/01/06	\$18500	\$0	\$0	0	0	0	EDU 180 \$0	AS AGREED	B
US DEPT OF EDUCATION	04/01/05 1	11/01/06	\$18623	\$0	\$0	0	0	0	EDU 180 \$0	AS AGREED	B
US DEPT OF EDUCATION	08/01/04 1	04/01/05	\$18500	\$0	\$0	0	0	0	EDU 120 \$0	AS AGREED	B
USAA FEDERAL SAVINGS B	06/01/04 2	07/01/04	\$5000	\$0	\$0	0	0	0	INST 049 \$0	AS AGREED	B
USAA SAVINGS BANK	08/01/01 2	04/01/09	\$19000	\$0	\$0	0	0	0	REV \$0	AS AGREED	J
<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
USAA SAVINGS BANK	08/01/01 74	10/01/07 09-2007	\$19000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
WELLS FARGO BANK	03/01/95 85	04/01/05	\$1700	\$0	\$0	0	0	0	REV \$0	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> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
WFNNB/EDDIE BAUER	09/01/04 1	09/01/04	\$750	\$0	\$0	0	0	0	REV \$0	AS AGREED	B

**Remarks:** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

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

**Variations**

**Public Records**

NO PUBLIC RECORDS DEVELOPED

**Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
SAFERENT	ALL	06/11/09	XP		
FIRST USA,NA	ALL	06/05/09	XP		
LANDSAFE	ALL	04/30/09	XP		
BEACH BUSINESS BANK	ALL	03/05/09	XP		
WEBBANK/DFS	ALL	12/08/08	XP		
AMERICAN HONDA FINANCE	ALL	09/29/08	XP		
CREDCO	ALL	09/28/08	XP		
CBCINNOVIS	ALL	07/21/08	XP		
FIRST AMER CR SVCS INC	ALL	05/05/08	XP		

**Repository Remarks**

XP EXPERIAN MESSAGE: SSN MATCHES

**Source Information**

**Submission Results**

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EXPERIAN	04/15/10 08:23:50 AM	RECORD FOUND

**Repository Referral**

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

**Comments**

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

**Investigative**

**National Criminal Including Sex Offender Search**

RESULTS	<b>No Reportable Records Found</b>	
NAME SEARCHED	[REDACTED]	SEARCH DATE 04-15-2010 9:23 AM
DOB SEARCHED	03-02-1973	SEARCH SCOPE
JURISDICTION	NATIONWIDE	
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.

**CAUTION:** Based on the information provided ScreeningOne searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

**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.

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

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