



**Background Screening Report**  
 CreditInvestigators.com - "America's Best Tenant  
 Screening Co."  
 600 Rinehart Rd Ste 2156  
 Lake Mary, FL 32746  
 Phone: 407-878-3870 / 800-733-4703  
 Fax: 407-218-5023

FILE NUMBER	3066	REPORT DATE	08-19-2011
REPORT TO	Credit Investigators, Inc (100000) 600 Rinehart Road Suite 2156 Lake Mary, FL 32746 Phone: 407-218-0324 Fax: 407-218-5023	ORDER DATE	08-19-2011
		REFERENCE	600 NORTHERN WAY, ORLANDO FLORIDA 32708
		TYPE	Property Management Package
		REFERRED BY	ONLINE APPLICATION

### Application Information

APPLICANT	MESS, HANK	SSN	333-22-1111	DOB	08-15-1942
DRIVERS LICENSE	-	PHONE NUMBER	407-218-0324		
E-MAIL	CHARLES@CREDITINVESTIGATORS.COM				
ADDRESS(ES)	600 NORTHERN WAY	CITY / STATE / ZIP	WINTER SPRINGS, FL 32708		

### Report Summarization

#### Decision Report

DECISION **PASS**

NAME(S) SEARCHED:	FILE NUMBER	NAME	DOB
	3066	MESS, HANK	08-15-1942

	RESULTS	RECOMMENDATION
PROPOSED RENT	1000	N/A
STATED MONTHLY INCOME	6000	N/A
INCOME TO RENT	6.0:1	PASS
INCOME TO DEBT	3.66:1	PASS
INCOME TO DEBT INCL RENT	2.27:1	PASS
CREDIT SCORE	488	FAIL
DELINQUENT ACCOUNTS	0	PASS
COLLECTION/CHARGE OFF	0	PASS
BANKRUPTCY RECORDS	0	PASS
CRIMINAL RECORDS CHECK		FAIL
EVICION RECORDS CHECK		PASS
OVERALL COMPOSITE		PENDING REVIEW

COMMENT

### Credit

#### Credit Summary

TOTAL TRADELINES	58	30 DAYS LATE	3
CURRENTLY SATISFACTORY	22	60 DAYS LATE	2
CURRENTLY DELINQUENT	1	90 DAYS LATE	10
PREVIOUSLY DELINQUENT	12	NEWEST TRADE	04/01/10
COLLECTION/CHR OFFS	13/10	OLDEST TRADE	10/01/92
PUBLIC RECORDS	0	INQUIRIES	9

#### Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	1	\$0	\$0	\$0	0%	PROPOSED RENT	1000
INSTALLMENT	27	\$1176	\$124042	\$3871	30%	STATED MONTHLY INCOME	6000
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	6.0:1
REVOLVING	17	\$460	\$17761	\$5609	4%	INCOME TO DEBT RATIO	3.66:1
OTHER	13	\$0	\$4808	\$4808	1%	INCOME TO DEBT INCL. RENT RATIO	2.27:1

58 \$1636 \$146611 \$14288 35%

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	MESS, HANK	333-22-1111	08/15/1942	
TU	MESS, HANK	MATCH	04/27/71	HANK D MESS JACKSON,HANK MESSJACKSON,HANK MESS,JACKSON,HANK DOB: 04/27/71

**Address Comparison**

	ADDRESS	REPORTED
APPLICANT	8 CONMAN COURT NORTH LAS VEGAS, NV 89031	08/24/10
TU	911 WRONGWAY DR , OXNARD, CA 93033	
APPLICANT	230 PERILOUS PL , OXNARD, CA 93033	07-2006
TU	911 E ENDLESS CI , MESA, AZ 85204	

**Employment Comparison**

	COMPANY	POSITION	REPORTED
APPLICANT	TU EMPLOYER		
APPLICANT	TU CONARTISTRY		

**Credit Bureau Report**

**Scores**

**488 - TRANSUNION/FICO CLASSIC (98)** HANK MESS 333-22-1111  
 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)  
 - 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)  
 - NUMBER OF ACCOUNTS WITH DELINQUENCY (CODE 018)  
 - 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+			
COLLEGE LOAN	08/01/05 48	07/01/10 08-2005	\$76636	\$76595	\$3543	0	1	8	EDU 360 \$349	DELINQ 120+	B
<b>Late Dates:</b> 7/10-120, 6/10-120, 5/10-120, 4/10-120, 3/10-120, 2/10-120, 1/10-90, 12/09-60 <b>Remarks:</b> COLLATERAL: 07 COLLEGE LOAN CORP											
SANTANDER	04/01/10 02	07/01/10 07-2010	\$18432	\$18388	\$0	0	0	0	AUTO 73 \$501	AS AGREED	S
CHASE	06/01/02 48	07/01/10 07-2010	\$12400	\$12152	\$0	0	0	0	REV MIN	AS AGREED	J



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

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**Comments**

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

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**Investigative**

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**InstaCriminal National Search**

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RESULTS	<b>Records Found</b>		
NAME SEARCHED	MESS, HANK	SEARCH DATE	08-19-2011 6:51 AM MDT
DOB SEARCHED	08-15-1942	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.

**Florida Dept of Corrections**

**Offender:**

Full Name:	MESS, HANK
DOB:	1971-04-27
Gender:	MALE
Race:	WHITE
Height:	5 9
Weight:	165
Hair Color:	BROWN
Eye Color:	BROWN
Provider:	Florida Dept of Corrections
State:	FL

**Offense:**

Description:	COCAINE - POSSESSION
Offense Date:	2006-03-05
Origin:	Crime
County:	PUTNAM
Custody:	SUPERVISION TYPE: DRUG OFFENDER PROBATION
Community Sentence Date:	2006-11-22
In-Custody Date:	2006-11-22
Community Supervision Length:	0Y 18M 0D
Classification Status:	SUSPENSE
Current As Of Date:	2009-04-01
Community Case Number:	1110600525
Data Type:	1
Verified Address:	130 ORIE GRIFFIN BLVD PUTNAM COUNTY JAIL PALATKA, FL 32177
Origin:	Arrest
Scheduled Termination Date:	2008-05-21
Current Location:	DAYTONA BEACH

**Putnam County**

**Offender:**

Full Name:	MESS, HANK
DOB:	1971-04-27
Address:	136 SANTA BARBARA STREET EAST PALATKA, FL 32131-0000

Provider: Putnam County  
State: FL

**Offense:**

Description: ISSUING A WORTHLESS CHECK  
DispositionDescription: ADJUDICATED GUILTY/DELINQUENT  
File Date: 2003-03-10  
Origin: Crime  
Statute Code: 2208  
Case Number: 11103001093YYYYA  
Court Decision Date: 2003-06-25  
Prosecution Decision Date: 2003-03-10

**Putnam County****Offender:**

Full Name: MESS, HANK  
DOB: 1971-04-27  
Address: 136 SANTA BARBARA STREET  
EAST PALATKA, FL 32131-0000  
Provider: Putnam County  
State: FL

**Offense:**

Description: GRAND THEFT AUTO  
DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR  
File Date: 2006-01-11  
Origin: Crime  
Statute Code: 3255  
Case Number: 11106000089CFMX  
Prosecution Decision Date: 2006-12-01

**Offense:**

Description: CRIMINAL MISCHIEF - MORE THAN \$200 LESS THAN \$1000  
DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR  
File Date: 2006-01-11  
Origin: Crime  
Statute Code: 1957  
Case Number: 11106000089CFMX  
Prosecution Decision Date: 2006-12-01

**Putnam County****Offender:**

Full Name: MESS, HANK  
DOB: 1971-04-27  
Address: 136 SANTA BARBARA STREET  
EAST PALATKA, FL 32131-0000  
Provider: Putnam County  
State: FL

**Offense:**

Description: POSSESSION OF COCAINE  
DispositionDescription: ADJUDICATED GUILTY/DELINQUENT  
File Date: 2006-03-07  
Origin: Crime  
Statute Code: 2620  
Case Number: 11106000525CFMX  
Court Decision Date: 2006-11-22  
Prosecution Decision Date: 2006-03-14

**Offense:**

Description: USE OR POSSESSION OF DRUG PARAPHERNALIA  
DispositionDescription: NO ACTION TAKEN BY THE PROSECUTOR  
File Date: 2006-03-07  
Origin: Crime  
Statute Code: 2465  
Case Number: 11106000525CFMX  
Prosecution Decision Date: 2006-03-14

WARNING: Based on the information provided CreditInvestigators.com - "America's Best Tenant Screening Co." searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. CreditInvestigators.com - "America's Best Tenant Screening Co." does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

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#### InstaEviction National Lookup Search

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RESULTS	<b>No Reportable Records Found</b>		
NAME SEARCHED	MESS, HANK	SEARCH DATE	08-19-2011 7:45 AM MDT
JURISDICTION	NATIONWIDE	SEARCH SCOPE	

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from CreditInvestigators.com - "America's Best Tenant Screening Co.".

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#### Verification

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##### Residence Verification

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RESPONSE RECEIVED	<b>Yes</b>		
NAME	HANK MESS	SEARCH DATE	08-19-2011 7:02 AM MDT
LANDLORD	ABC PROPERTY MANAGEMENT	VERIFIED BY/HOW	PHONE VERBAL WITH ABC
ADDRESS	600 NORTHERN WAY	LEASE EXP DATE	MONTH TO MONTH
CITY/STATE/ZIP	WINTER SPRINGS, FL 32708	PROPER NOTICE	YES
PHONE	407-218-0324	MOVE IN DATE	02-1999
FAX	407-218-5023	MOVE OUT DATE	09-2011
E-MAIL			

ALWAYS PAYS LATE, CONSTANTLY COMPLAINING ABOUT SOMETHING OR THE OTHER

MONTHLY AMOUNT	1000.00	PAYMENT HISTORY	
		NSF CHECKS	NO WE ONLY ACCEPT MONEY ORDERS FROM HIM
PAYS AS AGREED	YES SOMETIMES	BALANCE OWING	750.00 IN LATE FEES
LATE PAYMENTS	MANY OVER 12 YEARS	LEGALNOTICES	NONE AT THIS TIME

THIS GUY HAS A SERIOUS DRINKING PROBLEM.

QUESTIONS      **Any legal notices served for NON-Compliance? [Yes/No] (If yes, please explain.)**  
THERE HAVE BEEN SEVERAL  
**Is the above person(s) a responsible party on the lease?**  
HE IS ON THE LEASE, JUST NOT SURE ABOUT THE RESPONSIBLE THING

**Are there additional, authorized occupants on the lease?**

NONE

**Are there any problems or complaints on file?**

COMPLAINS ABOUT EVERYTHING

**Are there any pets? [Yes/No] (If yes, what type?)**

YES, TOO MANY. GREAT DANE, SHEPARD, PIT BULL

**Is there any property damage? [Yes/No] (If yes, please explain.)**

CAN;T TELL AT THIS TIME

**Would resident be eligible to re-rent? [Yes/No] (If no, please give reason.)**

NEVER AGAIN

COMMENTS

THIS GUY IS A FRIEND OF OUR OWNER WHO LETS HIM STAY IN SPITE OF THE CONTINUOUS PROBLEMS, WE ARE GLAD THAT HE IS LEAVING. PLEASE TAKE HIM OFF OUR HANDS!

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**Employment Verification**

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RESPONSE RECEIVED	<b>Yes</b>		
NAME	MESS, HANK	SEARCH DATE	08-19-2011 7:05 AM MDT
EMPLOYER	<b>CONARTIST BODY REPAIR</b>	HOW VERIFIED	26 CALLS TO BIG EDDIE TO VERIFY
SUPERVISOR	BIG EDDIE	DATE VERIFIED	08-18-2011
ADDRESS	CAMDEN, NJ 08108	VERIFIED BY	BIG EDDIE
PHONE	655-CON-FIXIT		
FAX	407-218-0324		
E-MAIL			
POSITION	SUBJECT-PROVIDED INFORMATION AUTO TECH	EMPLOYER-PROVIDED INFORMATION	WHEN HE SHOWS UP
HIRE DATE	02-1999		YES
TERMINATION DATE	CURRENT		YES
WAGE/SALARY	100K		YES
TYPE/STATUS	TEMP WITH BENEFITS		YES

QUESTIONS

**Please explain his/her job requirements and nature of his/her duties?**

Hank performs some, er, special duties for Big Eddie too sensitive to discuss really.

**Do you recommend him/her for employment?**

Yeah sure, if you need someone to strong arm the situation, heh heh.

**In your opinion, has he/she even shown a propensity for violence?**

Well yeah, that's why Big Eddie hired Hank, you know?

**How long have you know him/her?**

Well Hank is just this guy, ya know? About six months I guess.

**Is he/she eligible for re-hire?**

Oh I don't know, sure, supposing he's out of the clink!

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**Disclaimer**

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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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