



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	3251	REPORT DATE	08-26-2011
REPORT TO	MICHAEL SAUNDERS AND COMPANY (101710) 100 SOUTH WASHINGTON STREET SARASOTA, FLORIDA 34236 Phone: 941-953-7900 x3309 Fax: -	ORDER DATE	08-26-2011
		REFERENCE	600 NORTHERN WAY WINTER SPRINGS FL 32708
		TYPE	Standard Property Mgmt. Pkg W/ Decsion Report 16.95
		REFERRED BY	REMAX

Application Information

APPLICANT	KLEEN, JOE	SSN	111-22-3333	DOB	08-15-1942
DRIVERS LICENSE	-	PHONE NUMBER	407-218-0324		
E-MAIL	CHARLES@CREDITINVESTIGATORS.COM				
ADDRESS(ES)	600 RINEHART ROAD	CITY / STATE / ZIP	LAKE MARY, FL 32746		

Report Summarization

Decision Report

DECISION **PASS**

NAME(S) SEARCHED:	FILE NUMBER	NAME	DOB
	3251	KLEEN, JOE	08-15-1942
		RESULTS	RECOMMENDATION
PROPOSED RENT	1000	N/A	
INCOME TO RENT	6.0:1	PASS	
INCOME TO DEBT	11.83:1	Pending Review	
INCOME TO DEBT INCL RENT		PASS	
CREDIT SCORE		PASS	
DELINQUENT ACCOUNTS		PASS	
COLLECTION/CHARGE OFF	0	Pending Review	
BANKRUPTCY RECORDS		PASS	
CRIMINAL RECORDS CHECK		PASS	
EVICION RECORDS CHECK	See Report	PASS	
OVERALL COMPOSITE		PASS	

COMMENT

Credit

Credit Summary

TOTAL TRADELINES	7	30 DAYS LATE	0
CURRENTLY SATISFACTORY	7	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	02/01/06
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	04/01/65
PUBLIC RECORDS	0	INQUIRIES	2

Financial Summary

#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
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MORTGAGE	2	\$479	\$37461	\$0	27%	PROPOSED RENT	1000
INSTALLMENT	0	\$0	\$0	\$0	0%	STATED MONTHLY INCOME	6000
OPEN	1	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	6.0:1
REVOLVING	4	\$28	\$1095	\$0	0%	INCOME TO DEBT RATIO	11.83:1
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	3.98:1
<hr/>							
	7	\$507	\$38556	\$0	28%		

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 KLEEN, JOE	111-22-3333	08/15/1942	
TU KLEEN, JOSEPH B	MATCH	\$os.order.applicant.getPrettyDOB	JOEY B CLEAN DOB: 03/04/55
	MISMATCH	(\$consumer.get("dob"),	JOSEPH KLEEN YOB: 1956 DOB:
		\$os.order.client.preference,	N/A
		\$principal, \$mask)	

Address Comparison

ADDRESS	REPORTED
7816 null SADDLEBACK DR ALBUQUERQUE, NM 87111	08/09/10
APPLICANT TU 3204 LUCERNE NE AVE , EAGLE MOUNTAIN, UT 84005	04-1992
APPLICANT TU 7816 EAST SADDLEBACK DRIVE , ALBUQUERQUE, NM 87111	01-1991

Employment Comparison

COMPANY	POSITION	REPORTED
NO EMPLOYERS DEVELOPED		

Credit Bureau Report

Scores

829 - EXPERIAN/FAIR, ISAAC (VER. 2) JOSEPH KLEEN 111-22-3333
 - TOO MANY ACCOUNTS WITH BALANCES (CODE 09)
 - TOO FEW ACCOUNTS RECENTLY OPENED (CODE 01)
 - TIME SINCE MOST RECENT ACCOUNT OPENING IS JUST RIGHT (CODE 05)
 - (CODE 00000)

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+			
M&M MILWAUKEE	09/01/93 30	04/01/07 04-2007	\$47700	\$37461	\$0	0	0	0	MTG 360 \$479	AS AGREED	B
Remarks: FANNIE MAE ACCOUNT; REAL ESTATE MORTGAGE											
BANK OF AMERICA	07/01/85 64	04/01/07 03-2007	\$21000	\$713	\$0	0	0	0	REV \$15	AS AGREED	J
M&M GROOVYBEAT MTGE	09/01/93 99	11/01/04 10-2004	\$47700	\$0	\$0	0	0	0	MTG 360 \$0	AS AGREED	B
Remarks: TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
AMEX	02/01/84 1	12/01/01	\$0	\$0	\$0	0	0	0	OPEN 001 \$0	AS AGREED	B
Remarks: ACCOUNT CLOSED AT CONSUMER'S REQUEST											
ZCMI DSNB	10/01/90 8	04/01/07 03-2007	\$2000	\$382	\$0	0	0	0	REV \$13	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+				
GEMB/BEN&JERRYS	10/01/03 43	04/01/07 10-2006		\$5000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
WELLS FARGO BANK	02/01/06 2	04/01/06		\$11000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B

Remarks: ACCOUNT CLOSED AT CONSUMER'S REQUEST

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

Public Records

NO PUBLIC RECORDS DEVELOPED

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	EOCA
HOMEWATCH	ALL	04/03/06	TU		
WELLS FARGO BANK	ALL	02/22/06	TU		

Repository Remarks

TU EXPERIAN MESSAGE: SSN MATCHES

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
AMEX	999A29200	PO BOX 100500, FORT LAUDERDALE, FL 33329	800-331-9800
BANK OF AMERICA	1213727	1825 E WOLVERINE RD, PHOENIX AZ 85034	800-317-7000
GEMB/BEN&JERRYS	16545875	PO BOX 3, EL PASO, TX 79998	BYMAILONLY
M&M GROOTEMAAT MTGE	2993717	10458 DONEDID WAY, CEDARBURG, WI 53012	262-292-3969
M&M MILWAUKEE	668BB50835	770 N MARS ST, MILWAUKEE, WI 53202-3509	414-965-8800
ZCMI DSNB	13ABC30	777 TEMPLE ST, MASON, OH 45040	866-456-6119
WELLS FARGO BANK	9854167	PO BOX 9876, LAS VEGAS NV 89193	874-448-5697

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EXPERIAN	08/09/10 08:09:10 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 ***

Investigative

InstaCriminal National Search

RESULTS	No Reportable Records Found	
NAME SEARCHED	KLEEN, JOE	SEARCH DATE 08-26-2011 6:37 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.

CAUTION: 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. '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.

InstaEviction National Lookup Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	KLEEN, JOE	SEARCH DATE	08-26-2011 7:01 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.".

Verification

Residence Verification

RESPONSE RECEIVED	Yes		
NAME	JOE KLEEN	SEARCH DATE	08-26-2011 6:53 AM MDT
LANDLORD	CHARLES PENNINGTON	VERIFIED BY/HOW	PHONE VERBAL
ADDRESS	600 RINEHART ROAD	LEASE EXP DATE	MONTH TO MONTH
CITY/STATE/ZIP	LAKE MARY, FL 32746	PROPER NOTICE	YES
PHONE	407-878-3870	MOVE IN DATE	08-01-2010
FAX	407-218-5023	MOVE OUT DATE	08-01-2011
E-MAIL			

		PAYMENT HISTORY	
MONTHLY AMOUNT	1000.00	NSF CHECKS	NONE
PAYS AS AGREED	YES	BALANCE OWING	NONE
LATE PAYMENTS	NONE	LEGALNOTICES	NONE

QUESTIONS **Any legal notices served for NON-Compliance? [Yes/No] (If yes, please explain.)**
 NONE

Is the above person(s) a responsible party on the lease?
 YES

Are there additional, authorized occupants on the lease?
 NONE

Are there any problems or complaints on file?
 NONE

Are there any pets? [Yes/No] (If yes, what type?)
 YES HE HAS A CHOW

Is there any property damage? [Yes/No] (If yes, please explain.)
 NONE AT THIS TIME

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

YES, IF HE QUALIFIES

COMMENTS

Employment Verification

RESPONSE RECEIVED	Yes		
NAME	KLEEN, JOE	SEARCH DATE	08-26-2011 6:51 AM MDT
EMPLOYER	BLAND & ASSOCIATES	HOW VERIFIED	PHONE VERBAL
SUPERVISOR	MICHAEL BLAND, SR.	DATE VERIFIED	08-26-2011
ADDRESS	OMAHA, NE 68114	VERIFIED BY	MR BLAND
PHONE	402-397-8822		
FAX	407-218-5023		
E-MAIL			
	SUBJECT-PROVIDED INFORMATION		EMPLOYER-PROVIDED INFORMATION
POSITION	TAX CONSULTANT		YES
HIRE DATE	2006		HIRE DATE
TERMINATION DATE	CURRENT		YES
WAGE/SALARY	75K		CORRECT
TYPE/STATUS	FULL-TIME		YES

QUESTIONS

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

Joe is a tax consultant. He prepares and assists with tax returns for individuals.

Do you recommend him/her for employment?

Yes, especially if you want to save money. It's what he's good at.

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

Only towards grievous tax laws, which is about every tax law there is, so...

How long have you know him/her?

I have known Joe since he was a boy. He delivered the local newspaper.

Is he/she dependable?

Joe was the most dependable of my employees. I really hate to see him go.

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.

*** End Of Report ***
