



## BACKGROUND SCREENING REPORT

PO BOX 450  
 SPRINGFIELD, PA 19064  
 (P) 866-910-1503  
 (F) 866-271-2570

FILE #	39423	REPORT DATE	02/04/2009	Steve James
REPORT TO	EAST COAST GENERAL LLC 5000	DATE ORDERED	02/04/2009	Steven Haftmann
STREET	57 EAGLE RD	REPOSITORIES	XP	
CITY/ST/ZIP	SPRINGFIELD, PA 19064	TYPE	FREE	

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**APPLICANT INFORMATION**


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APPLICANT	CONSUMER, JONATHAN Q	SOC SEC	548-60-3388	DOB
ADDRESS	10655 N BIRCH ST	CITY/ST/ZIP	BURBANK, CA 91502	

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**CREDIT BUREAU REPORT**


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**SCORES**


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**700 – EXPERIAN/FAIR, ISAAC (VER. 2)** JONATHAN CONSUMER XXX-XX-3388

- SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD, OR COLLECTION FILED (CODE 22)
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 13)
- NUMBER OF ACCOUNTS WITH DELINQUENCY (CODE 18)
- AMOUNT OWED ON DELINQUENT ACCOUNTS (CODE 34)

**502 – EXPERIAN/NATIONAL RISK V2** JONATHAN CONSUMER XXX-XX-3388

- AVERAGE AGE OF ACCOUNTS (CODE 19)
- DELINQUENCY ON BANK INSTALLMENT LOANS (CODE 35)
- TOO FEW ACCOUNTS NOW CURRENT (CODE 01)
- PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS OR LACK OF OPEN ACCOUNTS (CODE 08)

**925 – EXPERIAN/MDS BANKRUPTCY** JONATHAN CONSUMER XXX-XX-3388

- RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION (CODE K)
- PRESENCE OF DEROGATORY ACCOUNTS (CODE C)
- RECENTLY ACTIVE OR LACK OF BANK, RETAIL OR FINANCE ACCOUNTS (CODE H)
- PRESENCE OF DELINQUENT ACCOUNTS (CODE B)

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**CREDIT SUMMARY**


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TOTAL TRADELINES	10	30 DAYS LATE	3
CURRENTLY SATISFACTORY	6	60 DAYS LATE	1
CURRENTLY DELINQUENT	2	90 DAYS LATE	1
PREVIOUSLY DELINQUENT	1	NEWEST TRADE	
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	01/01/68
PUBLIC RECORDS	3	INQUIRIES	3

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**FINANCIAL SUMMARY**


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#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE 1	\$3128	\$234000	\$0	46%	PROPOSED RENT
INSTALLMENT 3	\$1421	\$31380	\$1421	6%	STATED MONTHLY INCOME
OPEN 0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 0
REVOLVING 5	\$435	\$14657	\$0	2%	INCOME TO DEBT RATIO 0:1
OTHER 1	\$0	\$250	\$0	0%	INCOME TO DEBT INCL. RENT RATIO 0:1
<b>10</b>	<b>\$4984</b>	<b>\$280287</b>	<b>\$1421</b>	<b>56%</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.

**VARIATIONS**

**PERSONAL INFORMATION COMPARISON**

	NAME	SOC SEC	DOB	AKA
APPLICANT	CONSUMER, JONATHAN Q	548-60-3388		
XP	CONSUMER, JONATHAN Q	MATCH		JONATHAN QUINCY
		MISMATCH		CONSUMER YOB:
		MISMATCH		1951; JACK
		MISMATCH		CONSUMER ; JOHN
				SMITH ; JONATHAN
				SMITH JONES JR ;

SOC SEC FRAUD SEARCH

CONSUMER, JONATHAN

XP \* FROM 03/01/96 INQ COUNT FOR SSN - 8 \* FROM 03/01/96 INQ COUNT FOR ADDRESS - 15 \* INPUT SSN ISSUED 1965 - 1966 \* DOB: 01/10/51; DOD: 03/30/96

**ADDRESS COMPARISON**

	ADDRESS,CITY,STATE,ZIP	REPORTED
APPLICANT	10655 N. BIRCH ST, BURBANK, CA 91502	02/04/2009
XP	10655 N BIRCH ST/BURBANK CA 91502-1234	
XP	1314 SOPHIA LN APT 3/SANTA ANA CA 92708-5678	
XP	2600 BOWSER ST #312/LOS ANGELES CA 90017-9876	

**EMPLOYMENT COMPARISON**

	COMPANY	POSITION	REPORTED
APPLICANT	None Developed		
XP	AJAX HARDWARE		
XP	BELL AUTOMOTIVE		1991/05

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

**CREDIT 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+			
HOME FINANCIAL xxxxxxxxxx0012	05/01/90 92	01/01/98 12/97	\$400000	\$234000	\$0	0	0	0	MTG 360 \$3128	AS AGREED	J
MOUNTAIN BK xxxxxxxxxxxxxxxxxx2345	03/01/93 39	12/01/96 11/96	\$43225	\$19330	\$956	3	0	0	INST 060 \$956	DELINQ 30	J
<b>Late Dates:</b> 12/96-30, 5/96-30											
<b>Remarks:</b> SECURED LOAN											
CENTRAL BANK xxxxxxx4388	12/01/93 31	06/01/96 05/96	\$22350	\$11050	\$465	1	0	0	AUTO 048 \$465	DELINQ 30	B
<b>Late Dates:</b> 6/96-30											
STATE BANK xxxxxx8232	01/01/90 85	06/01/96 05/96	\$10000	\$8628	\$0	0	0	0	REV \$255	AS AGREED	B
EMPLOYEES CREDI xxxxx6601	02/01/85 99	01/01/98 01/98	\$10000	\$6029	\$0	0	0	0	REV \$180	AS AGREED	J
HEMLOCKS xxxxxxxxx1261	02/01/95 17	06/01/96	\$1000	\$1000	\$0	0	0	0	INST 024 \$0	AS AGREED	A
<b>Remarks:</b> INSTALLMENT SALES CONTRACT											
CREDIT AND COLL xxxxxxxxx2136	09/01/94 20	04/01/96	\$500	\$250	\$0	0	0	0	OTHE UNK \$0	COLLECTION	J
<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE											

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+			
BAY COMPANY xxxxx6601	01/01/68 99	05/01/96	\$1400	\$0	\$0	1	1	4	REV \$0	BANKRUPTCY	J
<b>Late Dates:</b> 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30 <b>Remarks:</b> ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER											
ISLAND SAVINGS xxxxxxxx4820	05/01/96 18	10/01/97	\$7000	\$0	\$0	0	0	0	REV \$0	AS AGREED	J
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
TRAVEL CHARGE U xxxxxx8232	03/01/95 34	12/01/97	\$4000	\$0	\$0	0	0	0	REV 001 \$0	AS AGREED	B

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

**PUBLIC RECORDS**

Court: SO CALIF DISTRICT COURT Action Type: COUNTY TAX LN Reported By: XP	Ref #: 45078321 File Date: 06/01/94 Plaintiff:	Status: RELEASED Amount: \$12450 Status Date: 07/01/95
Court: COUNTY SPR CT SANTA ANA Action Type: JUDGMENT Reported By: XP	Ref #: 7505853 File Date: Plaintiff: ALLIED COMPANY	Status: NOT SATISFIED Amount: \$1200 Status Date: 09/01/93
Court: U S BANKRUPTCY COURT Action Type: CHAPTER 13 BANKRUPTCY Reported By: XP	Ref #: 35054539906234561 File Date: Plaintiff:	Status: FILED Amount: \$100000 Status Date: 02/01/93

**PRIOR INQUIRIES**

CREDITOR	INQUIRY TYPE	DATE	SRC	ECO A
HEMLOCKS	ALL	12/05/98	XP	
BAY COMPANY	ALL	12/03/98	XP	
HILLSIDE BANK	ALL	10/21/97	XP	

**REPOSITORY REMARKS**

- CONSUMER STATEMENT: \*\*#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.
- EXPERIAN ID FRAUD VICTIM ALERT ON FILE. DO NOT EXTEND CREDIT WITHOUT VERIFYING CONSUMER INFORMATION.

**SUBMISSION RESULTS**

APPLICANT	BUREAU	DATE	RESULT	INFILE DATE
APPLICANT	EXPERIAN	02/04/09	RECORD FOUND	

**REPOSITORY REFERRAL**

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

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

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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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