



The next logical step is the one we've already taken.

15 West Strong Street, Suite 20A
 Pensacola, FL 32501
 Phone: 850-470-9336
 Fax: 850-470-0540

www.advantagecredit.com

Report Number: **25091311** Reference # / Requestor: **VENTURE**
 Customer ID: **55858** Account Name: **Venture Real Estate**
 Last Modified: **06/17/09** Reissued For:
 Report Type: **INDIVIDUAL** Date Ordered: **06/17/09** Reissued: Price: **\$10.50** Type of Loan: **CONVENTIONAL**

RMCR
 Business Report
 Supplemental Report

1. Name(s): **Sample Tenant** Borrower Interview: Completed Not Completed
 2. Present Address: **123 Main Street**
 3. City, State, Zip: **Anytown, NY 10001**

4. Length of Time at Above Address: 4. Renting Buying/Owns
 5. Former Address: Length of Time: 5.
 6. Social Security Number(s): 6. Borrower: **123-45-6789** Co-Borrower:
 7. Age(s)/DOB: 7. Borrower: Co-Borrower:
 8. Marital Status: Dependents: 8. Dependents:

9. Borrower Present Employer: 9. Verified Not Verified
 10. Position: Date First Employed: 10. /
 11. Employment Verified By: 11. Date Verif:
 12. Income: 12. Verified Not Verified
 13. Former Employer: Position: 13.
 14. Duration of Former Verified By: 14. Date Verif:

15. Co-Borrower Present Employer: 15. Verified Not Verified
 16. Position: Date First Employed: 16. /
 17. Employment Verified By: 17. Date Verif:
 18. Income: 18. Verified Not Verified
 19. Former Employer: Position: 19.
 20. Duration of Former Verified By: 20. Date Verif:

FOR PRELIMINARY EVALUATION. TENANT SCREEN CREDIT REPORT

Report Summary

Name / SSN / FICO score	Experian Equifax TrUnion	Recent Inquiries: 2
Sample Tenant 123-45-6789	605	Public Records: NO PUB RECS IN 7 YRS, NO BK IN 10 YRS
		Collection Accounts: 7

Account Type	Current Balance	Minimum Payment	Open	Current Status		Past Due Amount	Past Lates		
				Closed	Derogatory		30	60	90+
Real Estate	\$0	\$0	0	1	0	\$0	0	0	0
Installment	\$20,781	\$566	1	0	9	\$11,087	0	0	0
Revolving	\$4,627	\$105	1	0	2	\$0	3	3	5
Miscellaneous	\$0	\$0	0	0	0	\$0	0	0	0
Total	\$25,408	\$671	2	1	11	\$11,087	3	3	5

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			M O R A R A C T I C I T I O N S D	R E P O R T I N G S T A T E	Credit Bureau Pres Status	E W C H O O A S E
						Balance Owing	Amount Past Due	30	60	90+				

OPEN ACCOUNTS

NUVELL 04-05 05-09 \$25,043 IN \$566 \$9,417 --- 0 0 0 49 I1 XP 2 U
 5546 DLA 05-09 As Agreed
 Original Amount \$25043
 Automobile (AUT)
 This is an account in good standing.
 Terms=72, Months Left=22
 No late payments
 Rptd by EXP on Sample Tenant
 17500 CHENAL PKWY STE 20 - LITTLE ROCK, AR 72223 - (501) 821-5252



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						Balance Owing	Amount Past Due	30	60	90+				
HSBC BANK	08-05	06-09	\$6,000	RV	\$105	\$4,627	---	0	0	0	34	R1	XP	3 U
DLA 05-09 Limit \$6000 High Balance \$6346 Credit Card (CC) This is an account in good standing. Rptd by EXP on Sample Tenant PO BOX 98706 - LAS VEGAS, NV 89193 -													As Agreed	

CLOSED ACCOUNTS

MIDLAND MORTGAGE COMPA	07-86	07-06	\$45,835	MTG	\$0	---	---	0	0	0	99	I1	XP	4 U
DLA 07-06 Original Amount \$45835 FHA Loan (FHA) Account/paid satisfactorily. Terms=240 Rptd by EXP on Sample Tenant PO BOX 26648 - OKLAHOMA CITY, OK 73126 - (405) 943-8079													Paid	

DEROGATORY ACCOUNTS

U S DEPT OF ED/FISL/AT 3200069841	09-05	05-09	\$7,106	IN	\$0	\$5,438	\$5,438	0	0	0	16	I9	XP	1 U
DLA 05-09 Original Amount \$7106 Student Loan (OT) Account seriously past due assigned to attorney or collection agency Terms=36, Months Left=-9 Rptd by EXP on Sample Tenant													Collection	
U S DEPT OF ED/FISL/AT 3200895888	10-05	05-09	\$7,106	IN	\$0	\$5,421	\$5,421	0	0	0	16	I9	XP	1 U
DLA 05-09 Original Amount \$7106 Student Loan (OT) Account seriously past due assigned to attorney or collection agency Terms=36, Months Left=-8 Rptd by EXP on Sample Tenant													Collection	
SOUTHERN TIER CREDIT B 636855	10-05	01-06	\$205	IN	\$0	\$205	---	0	0	0	1	I9	XP	1 U
DLA 01-06 Original Amount \$205 Original Creditor:MEDICAL PAYMENT DATA Collection (OT) Account seriously past due assigned to attorney or collection agency Rptd by EXP on Sample Tenant 82 MAIN ST - HORNELL, NY 14843 - (607) 324-2600													Collection	



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						Balance Owing	Amount Past Due	30	60	90+					
LAW OFFICE THOMAS W RE 286921303	06-04	02-07	\$130	IN	\$0	\$130	\$130	0	0	0	30	19	XP	1 U	
DLA 02-07 Original Amount \$130 Original Creditor:MEDICAL PAYMENT DATA Collection (OT) Account seriously past due assigned to attorney or collection agency Rptd by EXP on Sample Tenant 319 W WATER ST - ELMIRA, NY 14901 - (607) 732-9877															
CHASE RECEIVABLES 908036000169XXXX	01-05	03-05	\$98	IN	\$0	\$98	\$98	0	0	0	1	19	XP	1 U	
DLA 03-05 Original Amount \$98 Original Creditor:HARRIS PUBLISHING Collection (OT) Account seriously past due assigned to attorney or collection agency Rptd by EXP on Sample Tenant 1247 BROADWAY - SONOMA, CA 95476 - (707) 933-3600															
SOUTHERN TIER CREDIT B 680789	06-06	12-06	\$44	IN	\$0	\$44	---	0	0	0	1	19	XP	1 U	
DLA 12-06 Original Amount \$44 Original Creditor:MEDICAL PAYMENT DATA Collection (OT) Account seriously past due assigned to attorney or collection agency Rptd by EXP on Sample Tenant 82 MAIN ST - HORNELLS, NY 14843 - (607) 324-2600															
SOUTHERN TIER CREDIT B 722560	03-07	06-07	\$28	IN	\$0	\$28	---	0	0	0	1	19	XP	1 U	
DLA 06-07 Original Amount \$28 Original Creditor:MEDICAL PAYMENT DATA Collection (OT) Account seriously past due assigned to attorney or collection agency Rptd by EXP on Sample Tenant 82 MAIN ST - HORNELLS, NY 14843 - (607) 324-2600															
CAP ONE	06-02	05-06	\$1,622	RV	\$0	---	---	2	1	4	48	R9	XP	1 U	
DLA 05-06 High Balance \$1622 ChargeOff \$1105 Credit Card (CC) Account legally paid in full for less than the full balance 30 days late 2 times prior to 24 months of history 60 days late 1 times prior to 24 months of history 90 days late 4 times prior to 24 months of history Rptd by EXP on Sample Tenant PO BOX 85520 - RICHMOND, VA 23285 - BY MAIL ONLY															
FIRST PREMIER BANK	09-00	04-03	\$250	RV	\$0	---	---	1	2	1	32	R9	XP	1 U	
DLA 04-03 Credit line closed - consumer request Limit \$250 High Balance \$632 Credit Card (CC) Account legally paid in full for less than the full balance 60 days late 01/03 90 days late 12/02 60 days late 11/02 30 days late 10/02 Rptd by EXP on Sample Tenant 601 S MINNESOTA AVE - SIOUX FALLS, SD 57104 - (605) 357-3440															



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						Balance Owing	Amount Past Due	30	60	90+				

US DEPT OF EDUCATION 635005251	09-05	12-07	\$7,000	IN	\$0	---	---	0	0	0	1	19	XP	1 U
DLA 12-07 Original Amount \$7000 Student Loan (OT) Account seriously past due assigned to attorney or collection agency Terms=120, Months Left=75 Rptd by EXP on Sample Tenant 501 BLEECKER ST - UTICA, NY 13501 - BY MAIL ONLY Collection														

US DEPT OF EDUCATION 635005252	10-05	12-07	\$7,000	IN	\$0	---	---	0	0	0	1	19	XP	1 U
DLA 12-07 Original Amount \$7000 Student Loan (OT) Account seriously past due assigned to attorney or collection agency Terms=120, Months Left=76 Rptd by EXP on Sample Tenant 501 BLEECKER ST - UTICA, NY 13501 - BY MAIL ONLY Collection														

Revolving Totals: **\$4,627**
 Installment Totals: **\$20,781**
 Miscellaneous Totals: **\$0**
 Grand Totals: **\$25,408**

Repositories scanned: **EXPERIAN** PULLED: **EXP**

Footnotes: **FOR PRELIMINARY EVALUATION. TENANT SCREEN CREDIT REPORT**
 Name(s) Reported by Bureau
EXP - Sample Tenant, Tenant Sample, Sample A Tenant (DOB:1/1/1952)
 .
SAMPLE TENANT() Fair Isaac Model Version 2: 605
 Factors:
 > (38)Serious delinquency, and public record or collection filed
 > (18)Number of accounts with delinquency
 > (10)Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
 > (21)Amount past due on accounts
 .
 Statement(s) Reported by Bureau
SAMPLE TENANT - EXP :0084 SSN MATCHES0335 F 08TOO MANY INQUIRIES LAST 12 MONTHS
 .
 Fraud Alert(s) Reported By Bureau
SAMPLE TENANT - EXP :
 No warnings were detected on this Social Security Number(Facts+)
 From 03/01/09 INQ count for SSN=2(Facts+)
 From 03/01/09 INQ count for ADDRESS=2(Facts+)
 Social Possible Years: 1970 to 1973(Facts+)
 .
 No OFAC information was reported
INSPECTED AND DEEMED A QUALITY REPORT ON 6/22/2009
FOR CONSUMER ASSISTANCE CALL 1-800-466-9700

Inquiries: **VERIZON WIRELESS 1942300 2009-04-03 914-365-7513 Reported by EXP**
REAL PAGE INC 1959594 2009-05-14 888-736-8765 Reported by EXP



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						Balance Owing	Amount Past Due	30	60	90+					

Public records: **NO PUB RECORDS RPTED IN LAST 7 YEARS NO BK IN LAST 10 YEARS**

DISCLAIMER:

The OFAC Alert is the result of Advantage Credit's proprietary cross check program with OFAC's Specially Designated Nationals and Blocked Persons list. To determine if the alert is valid, visit the treasury department's website at <http://www.ustreas.gov/offices/eotffc/ofac/> and click on "OFAC's Hotline" for additional due diligence procedures or contact OFAC directly at 800-540-6322.

This credit report is issued only to permissible users as defined by the FCRA and is done so in strict confidence. This report is furnished at the joint request of the user and the subject of the report, who both agree to indemnify Advantage Credit for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources Advantage Credit deems reliable, but Advantage Credit cannot guarantee the accuracy of this information. Due to the HIPAA (Health Insurance Portability & Accountability Act) we are unable to provide any information regarding medical accounts. We are also unable to verify medical collection account status due to this Act.

THIS CONSUMER REPORT COMPLIES WITH ALL LENDING AND UNDERWRITING REQUIREMENTS AS PUBLISHED BY FNMA, FMAC, FHLMC, VA, FHA AND FHMA

END OF CREDIT REPORT

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