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Welcome Homes Credit Services

Phone:(314)344-0084

Fax:(314)344-2998

A Division of Credit Information Corporation

PROCESSED BY: Ray Ext. 222 **DATE:** December 1,2011

NAME: Jane Doe **CUSTOMER:** ABC Properties

NAME:

APPLICANTS EMPLOYER: Acme Consulting **PHONE:** 555-555-5555

SPOUSE'S EMPLOYER/OTHER: **PHONE:**

EMPLOYMENT	DATE	INCOME	POSITION	GARNISHMENTS
APPLICANT:	4/11	2500.00	Coordinator	None
SPOUSE/OTHER:				

COMMENTS:

Spoke with Alice, manager. She verified the above information. Annual income is \$30,000.00. The applicant has also provided a recent pay stub to verify her income.

Only verifies through a third party service which charges a fee.

Suggest you see a recent pay stub/documentation for verification of income.

CURRENT RESIDENCE:	MONTHLY PYMT	ACCOUNT OPENED	PAY HISTORY
1111 Main St., Nowhere, MO.	550.00	12/10	As Agreed

LANDLORD or MORTGAGE HOLDER: Smith Rental Properties 111-111-1111

COMMENTS:
Spoke with Bob, manager. He verified the above information. Lease matures 12/31/11. Always pays on time. Gave proper notice. Has had no problems. Would re-rent.
Previous address: 2222 Broadway, Somewhere, MO - Jack Frost - 222-222-2222 - Tax records lists this address to Jack Frost, 12 1st Street, Anywhere, MO, single family unit. Spoke to Jack. He verified the applicant leased from 12/08-12/10 paying \$500.00 per month on time. Good resident, had no problems. Gave proper notice, would re-rent.

CREDIT REFERENCES	OPEN	HIGH CREDIT	MO. PYMT	BALANCE	PAY HISTORY
Cap One	8/10	-	25.00	796.00	As Agreed
GMAC - Auto	2/11	20,525.00	318.00	18,487.00	As Agreed
Premier	6/11	-	65.00	2,879.00	As Agreed

SCORE: 700

RECOMMENDATION/COMMENTS:
The applicant has short time employment receiving a stable income. She received satisfactory rental references from her current and previous landlords. Her credit history is good. We would recommend.

DEBT TO INCOME RATIO: 44% **GROSS MONTHLY INCOME:** 2500.00

RENTAL PAYMENT: 500.00

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PROCESSED BY: Ray Ext. 222 **DATE:** December 9,2012

NAME: John Doe **CUSTOMER:** ABC Properties

NAME:

APPLICANTS EMPLOYER: Acme Footware **PHONE:** XXX-XXX-XXXX

SPOUSE'S EMPLOYER/OTHER: **PHONE:**

EMPLOYMENT	DATE	INCOME	POSITION	GARNISHMENTS
APPLICANT:	10/8/12	2406.00	Special Projects Super.	Yes
SPOUSE/OTHER:				

COMMENTS:

12/9/12 Spoke to David in human resources. He could only verify the applicant's date of hire and position. Any additional information would require signed authorization from the applicant. Faxed the request. 12/10/12. Received fax verifying the applicant is employed full time at \$13.85 per hour and does have a garnishment.

- Only verifies through a third party service which charges a fee.
- Suggest you see a recent pay stub/documentation for verification of income.

CURRENT RESIDENCE: **MONTHLY PYMT** **ACCOUNT OPENED** **PAY HISTORY**

1111 Main St., St. Ann, MO

LANDLORD or MORTGAGE HOLDER: Bill Smith xxx-xx-xxxx

COMMENTS:

Tax records lists this address to One Properties, LLC, 12970 xxxxx, 63131. Mo Secretary of State lists the registered agent as Jim Jackson at the same address. Obtained phone no. xxx-xxx-xxxx. Spoke to Jim. Bill Smith is the leaseholder. He had no knowledge of the applicant residing at the property. No verifiable rental history.

Credit bureau lists an undisclosed 4/11 address of 9413 xxxx, St. Louis, MO 63132. Tax records lists this address to Mark Brown, et al, 9567 xxxx, St. Louis, MO 63132. St. Louis County court records lists a rent related judgment against the applicant filed 12/1/11 in the amount of \$3840.00 by Mr. Brown.

CREDIT REFERENCES	OPEN	HIGH CREDIT	MO. PYMT	BALANCE	PAY HISTORY
(1) Judgment-Mark Brown	12/11	3,840.00		3,840.00	Suit
Laclede Gas	7/11	1,357.00	all	1,357.00	Collection
TMobile	9/11	645.00	all	645.00	Collection
Sprint	7/11	772.00	all	772.00	Collection
Charter	2/11	281.00	all	281.00	Collection
ATT	10/10	249.00	all	249.00	Collection
Child/Family Support	6/07	-	326/*11007	11,054.00	Past due
Child/Family Support	10/02	-	435.00	27,645.00	As Agreed
Txuenery	10/07	647.00	all	647.00	Loss

*Current past due amount

(1) Rent related

SCORE: 495

RECOMMENDATION/COMMENTS:

The applicant has short time employment receiving a good income. He is currently residing with a friend/relation. A previous undisclosed landlord recently filed a rent related judgment against the applicant in the amount of \$3840.00. The applicant's credit history is poor including a recent utility collection. We are not comfortable recommending.

DEBT TO INCOME RATIO: * **GROSS MONTHLY INCOME:** 1968.00

RENTAL PAYMENT: 525.00 *Unable to determine due to delinquent status.

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