



Background Screening Report

USA Background Checks
 180 Imperial Plaza Dr.
 Suite 300
 Imperial, PA 15126
 Phone: 724-218-1827 / 877-872-0036
 Fax: 724-218-1367

FILE NUMBER	36437	REPORT DATE	03-02-2016
REPORT TO	USA Online Tenant Background Screen (USATenant) 180 Imperial Plaza Dr Suite 300 Imperial, PA 15126 Phone: - Fax: -	ORDER DATE	03-02-2016 USA CRA
		REFERENCE	7892 MARCH ST. APT.103
		TYPE	USA ONLINE TENANT BACKGROUND SCREEN
		REFERRED BY	NEWSPAPER AD

Application Information

APPLICANT	KLEEN, JOSEPH B.	SSN	XXX-XX-3333	DOB	05-27-XXXX
ADDRESS(ES)	123 EASY ST	CITY / STATE / ZIP	IMPERIAL, PA 15126		

Identity Development

Person Search

RESULTS	Records Found
SSN SEARCHED	XXX-XX-3333
SEARCH DATE	03-02-2016 7:39 AM MST

Applicant Information

FULL NAME / SSN	DOB	ADDRESS	PHONE	REPORTED DATE(S)
JOE KLEEN	XXXX-06-01	2600 N 120TH CIR	(402)499-3600	First: 2010-08
XXX-XX-XXXX	Age: XX	OMAHA, NE 68120		Last: 2010-08
		County: DOUGLAS		

AKA: JOE KLEEN
 KLEEN JOE

WARNING: This search may not be used as the basis for an adverse action on an applicant. It should only be used to verify or correct an applicant's information, or as a tool to further research of public records or other verifications.

Credit

Credit Summary

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	04/01/13
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	07/01/08
PUBLIC RECORDS	0	INQUIRIES	4

Financial Summary

#	PAYMENT	TTL PAST DUE	UTILIZATION		
		BALANCE			
MORTGAGE	0	\$0	\$0	0%	PROPOSED RENT 875
INSTALLMENT	3	\$533	\$28626	31%	STATED MONTHLY INCOME 4200
OPEN	0	\$0	\$0	0%	INCOME TO RENT RATIO 4.8:1
REVOLVING	11	\$6	\$6	0%	INCOME TO DEBT RATIO 7.79:1

OTHER 0 \$0 \$0 \$0 0% INCOME TO DEBT INCL. RENT RATIO 2.97:1

14 \$539 \$28632 \$0 31%

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, JOSEPH B	XXX-XX-3333	12/25/XXXX	
TU	KLEEN, JOSEPH B	MATCH	05/27/XX	JOSEPH B KLEEN KLEEN, JOEY, B DOB: 05/27/XX

Address Comparison

	ADDRESS	REPORTED
APPLICANT	220 LOCUST AVENUE IBERIA, MO 65486	04/25/13
TU	220 LOCUST AV , IBERIA, MO 65486	201301
APPLICANT	7144 S JAMACHA RD , IBERIA, MO 65486	201212
TU		

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	FLETCHER MOTORCARS	CAR SALES	
TU			

Credit Bureau Report

Scores

741 - TRANSUNION/FICO CLASSIC (98) JOSEPH KLEEN XXX-XX-3333
 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)
 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 012)
 - TOO MANY INQUIRIES LAST 12 MONTHS (CODE 008)
 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 030)
 - 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			PRESENT STATUS	E C O A
						30	60	90+		
USAA FED SVG	07/01/12 08	03/01/13 201303	\$31206 \$28626	\$0	0 0 0	AUTO			AS AGREED	B
Remarks: COLLATERAL: 2005 TOYOTA 4RUNNER										
CHASE	09/01/12 05	03/01/13 201301	\$4000 \$6	\$0	0 0 0	REV			AS AGREED	B
MIN \$6										
ASSOC/CITI	07/01/08 48	03/01/13 201303	\$1800 \$0	\$0	0 0 0	REV			AS AGREED	B
\$0										
BEALLS	11/01/12 01	11/01/12 201211	\$1000 \$0	\$0	0 0 0	REV			AS AGREED	B
\$0										
CATO	04/01/09 28	10/01/11 200908	\$200 \$0	\$0	0 0 0	REV			AS AGREED	B
Remarks: CLOSED										
CITI	04/01/13	04/01/13	\$2300 \$0	\$0	-- -- --	REV			AS AGREED	B
\$0										

DISCOVER FIN	05/01/10 34	04/01/13	\$7500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: ACCOUNT CLOSED BY CONSUMER											
GEMB/JCP	01/01/10 38	04/01/13 201109	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
GEMB/OLDNAVY	02/01/12 14	04/01/13 201209	\$1200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
HSBC/MCRAES	07/01/09 33	02/01/13 201212	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
MBNA AMERICA	04/01/13	04/01/13	\$7500	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
NBGL-MCRAES	07/01/09 09	05/01/10 201002	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: PURCHASED BY ANOTHER LENDER											
TOYOTA MTR	07/01/12 01	08/01/12 201208	\$30973	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
Remarks: CLOSED											
VERIZON SW	09/01/12	03/01/13 201303	\$0	\$0	\$0	--	--	--	INST \$0	AS AGREED	B
Remarks: UTILITY COMPANY											

ECOA 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	ECOA
CHASE CREDIT	ALL	04/20/13	TU		
CITI	ALL	03/15/13	TU		
FIRST USA NA	ALL	09/22/12	TU		
CARLOCK TOYO	ALL	07/05/12	TU		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOOD, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600
USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265

Submission Results

APPLICANT	BUREAU	DATE	RESULT
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APPLICANT TRANSUNION 04/25/13 08:59:17 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, JOSEPH B. SEARCH DATE 03-02-2016 7:39 AM MST
DOB SEARCHED 12-25-XXXX SEARCH SCOPE

JURISDICTION NATIONWIDE
JURISDICTION(S) SEARCHED

AK-Proprietary Offender Data, AK-AOC, AK-Sex Offender, AL-DOC, AL-Proprietary Offender Data, AL-Sex Offender, AR-AOC, AR-Proprietary Offender Data, AR-DOC, AR-Sex Offender, AR-Sex Offender, AZ-Maricopa Superior Archive, AZ-Maricopa Felony, AZ-Maricopa Misdemeanor, AZ-AOC, AZ-Pima, AZ-Maricopa Superior, AZ-Mohave, AZ-DOC, AZ-Proprietary Offender Data, AZ-Manually Collected Data, AZ-Maricopa Superior, AZ-Sex Offender, CA-Alameda, CA-Butte, CA-Contra Costa Muni Court, CA-Contra Costa Superior, CA-Indio City, CA-Marin - Municipal, CA-San Diego - Municipal, CA-San Diego - Superior, CA-San Luis, CA-Ventura, CA-San Mateo, CA-Marin - Superior, CA-San Diego Superior, CA-Stanislaus, CA-Ventura Superior, CA-Fresno Index, CA-Orange, CA-Sacramento, CA-Riverside, CA-Los Angeles, CA-Santa Clara, CA-San Bernardino, CA-Santa Barbara, CA-Santa Cruz, CA-Shasta Co Superior, CA-Proprietary Offender Data, CA-Sex Offender, CO-Proprietary Offender Data, CO-DOC, CO-Sex Offender, CT-Judicial Information System, CT-Judicial (Traffic Data), CT-DOC, CT-DOC, CT-Proprietary Offender Data, CT-Manually Collected Data, CT-Sex Offender, CT-Out of State Sex Offender, DC-DOC, DC-Proprietary Offender Data, DC-Sex Offender, DE-Proprietary Offender Data, DE-Sex Offender, FL-Pinellas, FL-DOC, FL-AOC, FL-Indian River FL, FL-Lee Sheriffs Office, FL-Pasco, FL-Crim Data, FL-Monroe FL Clerk Circuit, FL-Osceola, FL-Miami Dade, FL-Volusia, FL-DOC, FL-Brevard, FL-Charlotte, FL-Orange, FL-Seminole, FL-Crim, FL-Bay, FL-Duval, FL-Hillsborough, FL-Highlands, FL-Manatee, FL-Criminal Data, FL-Miami-Dade, FL-Crim Data, FL-Okaloosa, FL-Palm Beach, FL-Palm Beach FL Felony data, FL-Palm Beach FL Misdemeanor Data, FL-SARASOTA COUNTY, FL-Proprietary Offender Data, FL-Hernando, FL-Monroe, FL-Arrest Recs, FL-Suwannee, FL-Alachua, FL-Broward, FL-Putnam, FL-Putnam Traffic, FL-Sex Offender, FL-Sex Offender, GA-DOC, GA-Parole Data, GA-Bureau of Investigations, GA-Proprietary Offender Data, GA-Decatur Arrest Records, GA-Sex Offender, GU-Proprietary Offender Data, GU-Sex Offender, HI-Proprietary Offender Data, HI-AOC, HI-Sex Offender, HI-MANUAL SEARCH, IA-DOC, IA-AOC, IA-Proprietary Offender Data, IA-Sex Offender, ID-DOC, ID-Proprietary Offender Data, ID-Sex Offender, IL-DOC, IL-Cook, IL-Peoria Treasurer, IL-Sangamon, IL-Proprietary Offender Data, IL-Manually Collected Data, IL-Sex Offender, IN-Proprietary Offender Data, IN-Manually Collected Data, IN-DOC, IN-Sex Offender Sheriff, KS-DOC, KS-Proprietary Offender Data, KS-Sedgwick, KS-Sedgwick Archive, KS-Sex Offender, KY-DOC, KY-Proprietary Offender Data, KY-Lexington Fayette Div., KY-Sex Offender, LA-Proprietary Offender Data, LA-Manually Collected Data, LA-DOC Parole, LA-Sex Offender, LA-Boston PD Booking Reports, MA-Proprietary Offender Data, MA-Arrest (Limited), MA-Court (Limited), MA-Connecticut, MA-Manually Collected Data, MA-Sex Offender, MD-DOC, MD-Proprietary Offender Data, MD-Sex Offender, ME-DOC, ME-Proprietary Offender Data, ME-Sex Offender, MI-DOC, MI-OTIS, MI-Proprietary Offender Data, MI-Wayne, MI-Sex Offender, MN-DOC, MN-AOC, MN-DPS, MN-DOC, MN-Proprietary Offender Data, MN-Sex Offender, MO-DOC, MO-Proprietary Offender Data, MO-AOC, MO-Sex Offender, MO-Cape Girard Sex Offender, MO-Cole Sex Offender, MO-Barton Sex Offender, MO-Jefferson Sex Offender, MO-Newton Sex Offender, MO-Laclede Sex Offender, MO-St. Louis Sex Offender, MS-Hinds, MS-DOC, MS-Proprietary Offender Data, MS-Harrison Circuit Court, MS-Sex Offender, MT-DOC, MT-Proprietary Offender Data, MT-Sex Offender, NC-AOC, NC-Proprietary Offender Data, NC-DOC, NC-Sex Offender AOC, NC-Sex Offender, ND-AOC, ND-Proprietary Offender Data, ND-Supreme, ND-Sex Offender AOC, ND-Sex Offender, NE-Proprietary Offender Data, NE-DOC, NE-Sex Offender, NH-DOC, NH-NHDOC, NH-DOC, NH-

Proprietary Offender Data, NH-Sex Offender, NJ-AOC, NJ-DOC, NJ-Proprietary Offender Data, NJ-Archive DOC, NJ-Sex Offender, NM-DOC, NM-Proprietary Offender Data, NM-Sex Offender, NV-Proprietary Offender Data, NV-Archive DOC, NV-DOC, NV-Sex Offender, NY-DOC, NY-Proprietary Offender Data, NY-Sex Offender, NY-AppAlert Federal Criminal Data, NY-AppAlert OFAC, NY-CLINTON CO OH- COCP, NY-CRAWFORD CO, NY--COCP, OH-MARION CO-MUNI COURT, OH-SHELBY CO. -SIDNEY MUNI, OH-PORTAGE COUNTY, OH- ALL, OH-WARREN CO- COCP +WARREN CO CT, OH-HAMILTON COUNTY, OH- ALL, OH-GREENE CO., OH- COCP, OH-ADAMS CO-COCP COURT, OH-LORAIN CO.- AVON LAKE MUNI., OH-CUYAHOGA CO.-EUCLID MUNI, OH-GALLIA CO -GALLIPOLIS MUNI, OH-HARDIN, OH-CO. OH- COCP, OH-HARRISON CO. OH, OH-HARRISON CO CT, OH-LAWRENCE CO, OH-LAWRENCE MUNI, OH-WARREN CO, OH-LEBANON MUNI, OH-CUYAHOGA CO, OH-LAKEWOOD MUNI OH, OH-STARK CO, OH-CANTON MUNI, OH-CUYAHOGA CO- BEDFORD, OH-MUNI, OH-BELMONT CO -BELMONT, OH-N CO CT, OH-BELMONT CO, OH-EAST COURT, OH-CUYAHOGA CO- BEREA MUNI OH, OH-BELMONT CO, OH-WEST COURT, OH-GEAUGA CO-CHARDON MUNI, OH-STARK CO -ALLIANCE MUNI, OH-SUMMIT CO, OH-AKRON MUNI, OH-LORAIN CO- LORAIN MUNI, OH-ASHTABULA CO., OH- ALL, OH-AUGLAIZE CO, OH- ALL, OH-MONTGOMERY CO, OH-ALL(OAKWOOD), OH-LORAIN CO, OH-ELYRIA MUNI, OH-HANCOCK CO, OH- COCP, OH-TRUMBULL CO, OH-GIRARD MUNI, OH-CUYAHOGA CO, OH-GARFLD HTS MUNI OH, OH-GUERNSEY CO, OH- COCP, OH-ALLEN CO, OH- COCP, OH-CUYAHOGA CO-E CLEVELAND MUNI OH, OH-ALLEN CO- LIMA MUNI, OH-STARK CO-MASSLLN MUNI, OH-CR/TR, OH-MEDINA CO- MEDINA MUNI, OH-LAKE CO, OH-MENTOR MUNI, OH-MIAMISBURG MUNICIPAL, OH-MONTO, OH-MORGAN CO, OH-MORGAN MUNI, OH-CUYAHOGA CO- PARMA MUNI, OH-CUYAHOGA CO-SHAKER HTS MUNI OH, OH-CUYAHOGA CO-ROCKY RVER MUNI OH, OH-PUTNAM CO, OH- COCP, OH-PUTNAM CO, OH-PUTNAM COUNTY CT, OH-LUCAS CO, OH-SYLVANIA MUNI, OH-ERIE CO, OH-VERMILION MUNI, OH-TUSCARAWAS CO, OH- COCP, OH-GREENE CO- XENIA MUNI, OH-WOOD CO, OH- COCP, OH-DOC, OH-CHAMPAIGN CO, OH-CHAMPAIGN MUNI, OH-FRANKLIN CO, OH-ARLNTN MAYRS CT, OH-ATHENS CO. -ATHENS MUNI, OH-SUMMIT CO, OH-CUYAHOGA FALLS MUNI, OH-PREBLE CO, OH-EATON MUNI, OH-MONTGOMERY CO, OH-DAYTON, OH-MUNI, OH-FRANKLIN CO-GAHANNA MYR'S CT, OH-FRANKLIN CO-GROVE CITY COURT, OH-RICHLAND CO-MANSFIELD MUNI CT, WA-CO, WA-MARIETTA MUNI, WA-MEIGS CO-MEIGS COUNTY COURT, WA-BUTLER CO, OH- COCP, OH-FRANKLIN CO-WESTRVILLE MUNI CT, OH-Proprietary Offender Data, OH-BUTLER CO, OH-- COCP, OH-FRANKLIN-CLERK OF COURTS MA, OH-STARK CO, OH-- COCP, OH-Sex Offender, OK-AOC Criminal Data, OK-DOC, OK-AOC OSCN, OK-Proprietary Offender Data, OK-AOC OSCN, OK-Sex Offender, OR-DOC, OR-Proprietary Offender Data, OR-AOC, OR-Sex Offender, OR-Multnomah SOR, OR-Web Sex Offender Registry, PA-AOC Supplemental, PA-AOC Traffic, PA-DOC, PA-Proprietary Offender Data, PA-Philadelphia PA AOPC, PA-CPCMS Criminal Data, PA-AOC, PA-Sex Offender, PR-Proprietary Offender Data, PR-Sex Offender, RI-Judicial Technology Center, RI-DOC, RI-Proprietary Offender Data, RI-Sex Offender, SC-DOC, SC-Proprietary Offender Data, SC-Sex Offender, SC-York SC Sex Offender, SD-Proprietary Offender Data, SD-Sex Offender, SD-Aberdeen Sex Offender, SD-Sioux Falls Sex Offender, TN-DOC, TN-Davidson Sheriff, TN-JIS Criminal Database, TN-Rutherford, TN-Circuit Crim, TN-Rutherford, TN-Gen Sessions, TN-AOC, TN-Nashville, TN-Proprietary Offender Data, TN-Sex Offender, TX-Bexar Misdemeanor, TX-Bexar Felony, TX-Travis Misdemeanor, TX-Travis Felony, TX-Victoria, TX-Criminal, TX-BELL COUNTY, TX-Brazoria, TX-Criminal, TX-Ft. Bend Felony, TX-Ft. Bend Misdemeanor, TX-KAUFMAN CO. DISTRICT CRT - TX, TX-Jefferson District, TX-Montgomery, TX-Potter Misdemeanor, TX-Potter Felony, TX-Denton, TX-El Paso, TX-Harris Felony, TX-Harris Misdemeanor, TX-KAUFMAN CO. DISTRICT COURT-TX, TX-Smith, TX-Dallas, TX-Midland, TX-Criminal, TX-Proprietary Offender Data, TX-Gregg, TX-Jefferson, TX-DPS, TX-Collin, TX-Court Crim, TX-Collin District, TX-Court Crim, TX-Collin TX Traffic, TX-Waller Circuit Court, TX-Williamson Court, TX-Sex Offender, UT-DOC, UT-AOC, UT-Proprietary Offender Data, UT-Sex Offender, VA-Circuit, VA-General District, VA-Fairfax, VA-Proprietary Offender Data, VA-CIRCUIT COURT, VA-GENERAL DISTRICT COURT, VA-Prince William, VA-Fairfax, VA-DOC Paroled, VA-Sex Offender, VI-Proprietary Offender Data, VT-Proprietary Offender Data, VT-DOC, VT-Sex Offender, WA-DOC, WA-Proprietary Offender Data, WA-Courts of Ltd. Jurisdiction, WA-AOC SCOMIS, WA-Sex Offender, WI-AOC, WI-DOC, WI-AOC, WI-Proprietary Offender Data, WI-Sex Offender, WV-Proprietary Offender Data, WV-DOC, WV-Sex Offender, WY-Proprietary Offender Data, WY-Sex Offender

CAUTION: Based on the information provided USA Background Checks 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.

RESULTS

NO Reportable Records Found

NAME SEARCHED KLEEN, JOSEPH B.

SEARCH DATE 03-02-2016 7:39 AM MST

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 USA Background Checks.

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 ***
