



Credit Report

ATS Transaction #: 157030

Requested by

Landlord	Richard Landlord	Date requested	Apr 16, 2007
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Input Provided by Landlord

Name	JOHN M HOWEY		
SSN	XXXXX9421	Date of Birth	1972-XX-XX
Current Address	241 FEDERALSBURG SOUTH LAUREL MD 20724		
Previous Address	4 NORTH BETTY ST. LAUREL MD 20724		

Consumer Identity provided by Credit Bureau

Names, Akas & Nicknames	JOHN DOE , JOHNNY DOE
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Informational Messages

1202 SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC/PLC (terrorist) LIST
 0084 SSN MATCHES

EXP/FAIR ISAAC RISK SCORE 2

SCORE	507	Rating	POOR	Grade	D
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Grade	A+	A	B+	B	C+	C	D	F
Score Range	850-800	799-750	749-700	699-650	649-600	599-550	549-500	499-350
D.R. (*)	1%	2%	5%	15%	31%	51%	71%	87%

(*) [Delinquent Rate]: Accepted Industry Standards indicate that the Delinquent Rate over the next two years will be as noted above for each Grade and Scoring Range.

Recommendation: [CLICK HERE](#)

Address Information (as reported to credit bureau)

[0/9200 - 0/9200] 55 FOLSOM AVE MAINE CA 666445055
[0/7200 - 0/7200] POLE CONSTRUCTION SUNNYVALE CA 66086
[0/6199 - 0/4199] 1244 CAPITAL CT SAINT MARY CA 551274001

Employment Information (as reported to credit bureau)

[0/9200 - 0/0200] MYSTIC LAKE:

Inquiries

CBSJ FINANCIAL CORP. (Aug-2006) Other Collection Agencies [YC]
CBSJ FINANCIAL CORP. (Jan-2006) Other Collection Agencies [YC]

Public Record (ATS cannot give further details on public records)

Filing Date	Mar-2002	Status Date	Mar-2002
Plaintiff	N/A	Status	FED TAX LIEN Fed tax lien
Amount	15216	Court code and name	ALAMEDA COUNTY REC (123123123)
Reference number		ECOA Account type (2)	Individual [1]



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Public Record

Filing Date	Sep-1999	Status Date	Sep-1999
Plaintiff	N/A	Status	STATE TAX LN State tax lien
Amount	675	Court code and name	SANTA CLARA COUNTY REC (3123321231)
Reference number		ECOA Account type (2)	Individual [1]

Trade Line

Credit Grantor	CAVALRY PORTFOLIO SERV [-] (orig.creditor: SPRINT PCS)		
Account Type	Installment - Collection Department/Agency/Attorney [COL]		
Account Condition	CLOSED - []		
Payment Status	Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department [COLLACCT]		
Amounts	original=\$146		
Date Opened	Dec-2004	Balance Amount	\$146
Balance Date	Dec-2007		
Last Payment Date		Months Reviewed	35
Payment History (1)	999-999999-99999-9-9-9999		
Delinq. over 30-60-90 days	0-0-0	Past Due Amount	\$146

Trade Line

Credit Grantor	WEST ASSET MANAGEMENT [-] (orig.creditor: QWEST COMMUNICATIONS CO)		
Account Type	Installment - Collection Department/Agency/Attorney [COL]		
Account Condition	CLOSED - []		
Payment Status	Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department [COLLACCT]		
Amounts	original=\$109		
Date Opened	May-2007	Balance Amount	\$0
Balance Date	Dec-2007		
Last Payment Date		Months Reviewed	05
Payment History (1)	99-99		
Delinq. over 30-60-90 days	0-0-0		

Trade Line

Credit Grantor	CRED PROTECTIONS ASSOC [-] (orig.creditor: COMCAST)		
Account Type	Installment - Collection Department/Agency/Attorney [COL]		
Account Condition	CLOSED - []		
Payment Status	Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department [COLLACCT]		
Amounts	original=\$403		
Date Opened	Apr-2007	Balance Amount	\$403
Balance Date	Oct-2007		
Last Payment Date		Months Reviewed	08
Payment History (1)	99-----9		
Delinq. over 30-60-90 days	0-0-0	Past Due Amount	\$403

Fraud Services

SSN issued between 1975 and 1977

References

(1) **Payment history codes:** 0=Current with zero balance; 1=30 days delinquent; 2=60 days delinquent; 3=90 days delinquent; 4=120 days delinquent; 5=150 days delinquent; 6=180 days delinquent; 7=Bankruptcy Chapter 13 Petitioned, or Discharged and Bankruptcy Chapter 13 Reaffirmation of Debt Rescinded; 8=Foreclosure/Voluntary Surrender/Repossession; 9=Collection, B=Account Condition Changed/Payment Code Not Applicable; C=Current; N=Current with zero balance – no update received. --

(2) **ECOA** stands for Equal Credit Opportunity Act



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----- END OF REPORT -----