



Apartment Association of Orange County

Orange County Multi-Housing Service Corporation

12822 Garden Grove Boulevard, Suite D - Garden Grove, California 92843-2010

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Member: **1** Apt Assoc of Orange County Ordered By: **Wendy**
 Report Number: 513230
 Date Requested: 11-27-2007
 Reference: Apt 37

2 DATA REPORTED BY APPLICANT

Applicant Name: **Bank, Zharry**
 Current Address: 123 Money, Fantasy Island, IL 60750
 Social Security Num: 120-12-XXXX For security purposes the last 4 numbers are masked
 Date of Birth: 01/01/1933

3 INFORMATION ON FILE WITH TRANSUNION and SOCIAL SEARCH

Applicant Name: **BANK, ZHARRY** DOB: 1933
 Current Address: **123 W MONEY FANTASY ISLAND, IL 60750** RPTD:12-24-2004
 Previous Address: **555 ADAMS CHIC, IL 60661** RPTD:07-15-2001
 Previous Address: RPTD:
 Employer: **ACME INDUSTRIES** Occupation: **TESTER** RPTD:11-01-2007
 Employer: **ACME** Occupation: **STREET SWEEPER** RPTD:11-01-2007

4 FILE IDENTIFICATION AND FRAUD SEARCH

Exact Match between SSN on input and SSN on file
 Regular hit on file -all files are returned

5 CONSUMER STATEMENT

CONSUMER STATEMENT:

I WAS UNABLE TO PAY MY DEBTS DUE TO THE FACT THAT MY SPOUSE BECAME VERY ILL. I COULD NOT PAY HER CARLOAN AND PAY ON MY FUR COATS AND HAWAIIAN VACATION AT THE SAME TIME. WHEN SHE IS FULLY RECOVERED AND BACK AT WORK THESE BILLS WILL BE PAID. PLEASE DO NOT HOLD THIS AGAINST MY GOOD CREDIT STANDING.9206

6 EVICTION SEARCH RESULTS

---- WESTERN Repository Eviction Search Results ----

Defendant: BANK, ZHARRY A SSN: N/A
 1701 KLAMATH, ARTHUR, CA 90985
 Filing Date: 21-07-2005 Case: 92149 Court: RIVERSIDE SUPERIOR COURT
 JudgmentAmt: 1200.00 Notice Type: SMALL CLAIMS JUDGMENT
 Plaintiff: PROPERTY MGMT SERVICES INC

---- NATIONAL Repository Eviction Search Results ----

Defendant: BANK, Z A SSN: N/A

RR2 BOX 134, DUNDEE, NY 14837
 Filing Date: 10-02-2000 Case: 00CV03696 Court: 79
 Judgment Amt: 450.00 Notice Type: PAY QUIT
 Plaintiff: JOHN MEYER

7 National Scan of Best Available Criminal & Sex Offender Databases

US CRIMINAL:NO HITS

8 California Criminal Scan

MEGACRIMINAL CALIFORNIA COURTS

NAME : BANK ZHARRY 010133
 CASE NUMBER : A821615
 CASE DATE : 10/24/88
 CHARGE : P280(b) Willfully causing/permitting removal or concealment of a child
 COURT : LOS ANGELES - CENTRAL
 COMMENT :

NAME : BANK ZHARRY 010133
 CASE NUMBER : BA183376
 CASE DATE : 10/24/88
 CHARGE : VC109 Driving while intoxicated
 COURT : LOS ANGELES - CENTRAL
 COMMENT :

9 OFAC-Specially Designated Nat'l's & Blocked Persons (SDN)

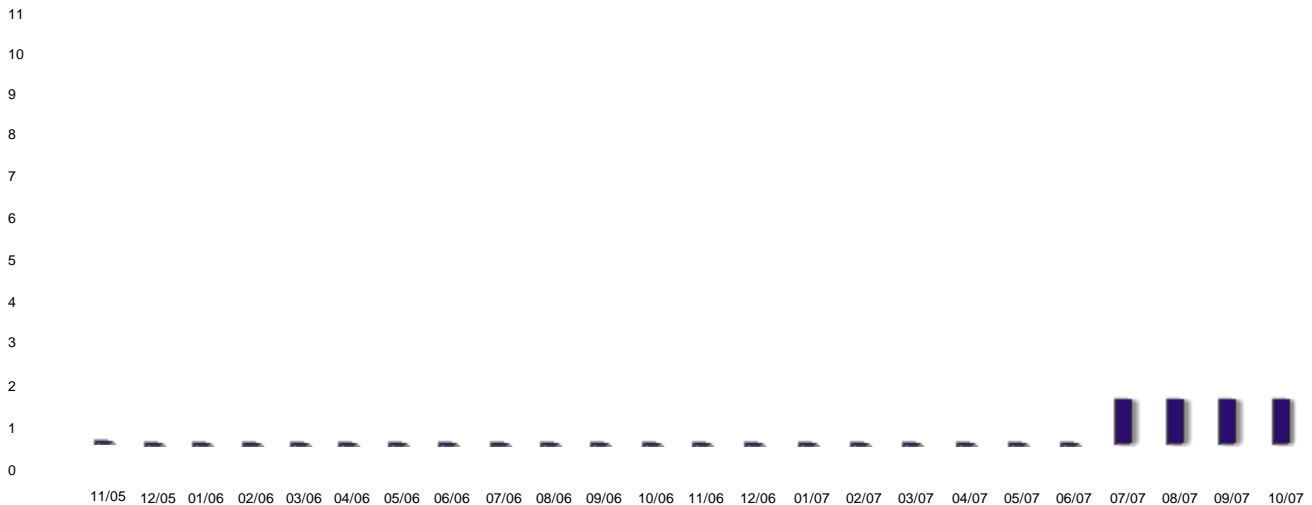
Any OFAC (Office of Foreign Assets Control) results must be carefully reviewed. Check DOB and physical descriptors. If these match the applicant, contact OFAC's hotline at 800-540-6322 for verification.

No SDN where found during this automated search.
 OFAC_COUNT:0
 BANK, ZHARRY

10 CHECK SCAN

Authorization Status:
 APPROVED 7221

11 24 MONTH HISTORY (LATE PAYMENTS)



12 CREDIT SUMMARY AND ACCOUNT DETAILS

Public Records	8	Collections	1
Negative Trades	7	History Negative	2
Occurance of Historical Negative	4	Total Trades	11
Revolving/Check Credit	6	Installment Trades	5
Mortgage Trades		Open Trades	
Inquiries	10		

Type	H-Credit	C-Limit	Balance	Past Due	M-Payment	Avail%
Revolving or Chk Card	68,000	12,000	36,188	300	388	0%
Installment Accounts	33,999		10,999	300		0%
Closed with Balances			7,773		205	0%
Totals	101,999	12,000	54,960	600	593	0%

IMPORTANT NOTICE: There are 2 tradeline(s) that the payment amount(s) were not provided by the respective credit bureau. Total unpaid balance for these unaccounted items is **\$10999**. The above information may be inadequate to determine ones credit worth.

Number of Collection Accounts reported: 1

Balance of Outstanding Collection Accounts: **233**

13 CREDIT HISTORY

Creditor	Date Reptd	Date Opened	Acct Status	High Credit	Approx. Balance	MOS Terms	xPastDue	REV 30+	60+	90+	E	Amount Pst Due	DLA
HOME FINANCIAL 24000098500012 PAYS AS AGREED	[01-1998]	05-1990]	M-01	[40000]	23400]	3128	[92]	0	0	0	J		[12-1997
ISLAND SAVINGS 4058554280 CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER./ ---PAYS AS AGREED	[10-1997]	05-1996]	R-9B	[5700]			[18]	0	0	0	J		
BAY COMPANY 525556601 ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER./ ---ACNT180 DAYS PAST DUE	[05-1996]	01-1968]	R-07]			[99]	1	1	4	J		

Account Type

MOP Current Manner of Payment

R=Revolving
O=Open Account (30, 60 or 90 Days)
I=Installment Account
M=Mortgage
C=Check credit (line of credit)

Examples:
M-01 = Mortgage, Pays as agreed
I-09 = Installment, Charge off
R-05 = Revolving 120+ days past due

Code	Description	Code	Description
00	Not Rated, too new	8D	Legal repossession
01	Pays as agreed	8P	Paying or paid account with code 08
02	30-59 days past due	8R	Repossession; redeemed
03	60-89 days past due	09	Charged off to bad debt
04	90-119 days past due	9B	Collection account
05	120+ days past due	9P	Paying or paid account with code 09 or 9B
07	Paying under Wager Earner or similar plan	UC	Unclassified
08	Repossession	UR	Unrated
8A	Voluntary repossession		

[Click here for TU Credit Score Guide](#)

14 FICO SCORE FROM TRANSUNION

Score Type: CLASSIC FICO 4

TUC Score: 506+

038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

15 COLLECTION ACCOUNTS REPORTED

Number of Collection Accounts: 1

Creditor	Open Date	Status	DLA	Orig.Amt	MOP	EOCA	VI	IS	SRC
Account Number	Report Date	Bal. Date	Closed	Balance	Original Creditor				
Status	Remarks								
ABC COLLECTION	09-18-2006			500	09		N	A	TUC
98E543182136	04-03-2007			233	MEDICAL BILLS F2				
COLLECTION ACCOUNT	CUSTOMER DISPUTED ACCOUNT/REPORTED BY SUBSCRIBER								

16 PUBLIC RECORDS REPORTED

Number of Public Records: 8

Filed Action	Activity Plaintiff	Court Docket/Attorney	Assets Liability
12-31-2004	PAID CIVIL LIEN	MUNICIPAL COURT	600
YOU		12121212121/HIM	
09-20-2004	STATE TAX LIEN		2,000
1212311233			
09-19-2004	PAID FEDERAL TAX LIEN		900
133331232			
07-22-2004	DISMISSED FORECLOSURE		90,000
POWERHOUSE MTG		12222221111/GEORGE BUSH	
08-23-2004	CIVIL JUDGEMENT	MUNICIPAL COURT	2,300
JOHN B		1212121212/ME	
08-22-2005	CHAPTER 7 BANKRUPTCY FILING		10,000
B123B456			
09-18-2004	SATISFIED FORECLOSURE		75,000
TALMAN MTGE		92CH88128/JOHN SMITH	
11-22-2004	CHAPTER 13 BANKRUPTCY FILING	FEDERAL DISTRICT	45,712
92B12834/JOHN SMITH			

17 PRIOR INQUIRIES

Number of Inquires in the last 720 days: 4

Creditor	Inquiry Type	Date	EOCA	SRC
BARB MUDRAK		11-26-2007	I	TUC
21ST CENTURY		11-25-2007	I	TUC
CENTRIX FINA		11-24-2007	I	TUC

18 BUREAU CONTACT INFORMATION

TRANSUNION TEST FACILITY
 555 WEST ADAMS
 CHICAGO, IL. 60661
 800-888-4213

END OF REPORT

This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations. Neither AOC, **Orange County Multi-Housing Service Corporation**, nor its sources or distributors warrant such information nor shall they be liable for your use or reliance upon it.

Report Elements Detail

- 1 REPORT HEADER**

Member Name, Ordered By, Report Number and other report reference fields.
- 2 DATA REPORTED BY APPLICANT**

Applicant Name, Address, SSN and Date of Birth. Some of the data you entered in the New Applicant fields, used to cross check TU reported data.
- 3 INFORMATION ON FILE WITH TRANSUNION and SOCIAL SEARCH**

Information on file with TU; includes past residence, past employers, date of birth, etc.
- 4 FILE IDENTIFICATION AND FRAUD SEARCH**

A premium feature used to verify social security number of your applicant. The request is compared against a separate, nationwide fraud system and alerts you when potentially fraudulent information elements are found.
- 5 CONSUMER STATEMENT**

This is a statement placed in the file by a call to the bureau from this applicant.
- 6 EVICTION SEARCH RESULTS**

Lists any plaintiff eviction judgments against this applicant. This section shows Defendant Name, Address, Filing Date, Case/Court Numbers, Judgment Amount, Plaintiff Name, Notice Type (PQ-Pay or Quit, PC-Performance of Covenant, Q-Quit, NF-Notice Type Not Found), Attorney Name, Phone Number and Disposition.
- 7 NATIONAL SCAN OF BEST AVAILABLE CRIMINAL & SEX OFFENDER DATABASES**

A nationwide criminal database search using applicant's Name and Date of Birth. This section shows Defendant Name, DOB, Case Number, Charge Number, Court and Penal Code Explanation. This search differs from a County Level (walk-in) Search.
- 8 CALIFORNIA CRIMINAL SCAN**

This search, using the same criteria as the National Criminal Scan, concentrates on criminal activity performed in the state of California.
- 9 OFAC - SPECIALLY DESIGNATED NATL'S & BLOCKED PERSONS (SDN)**

OFAC stands for Office of Foreign Assets Control. As part of it's enforcement efforts, OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of targeted countries. It also lists individual groups and entities -Specially Designated Persons (SDN)- such as terrorists and narcotics traffickers designated under programs that are not country specific.
- 10 CHECK SCAN**

The applicant's driver's license is compared against a nationwide Authorization System and either approves or denies the check writer. Common codes are: Approved, Preferred, Code 2 or 3 (Check writer falls outside established guidelines for guarantee), Code 4: Denied, Code 40: Lost or Stolen ID or Check.
- 11 24 MONTH HISTORY (LATE PAYMENTS)**

This section shows, as a bar graph, the number of tradelines that have become delinquent over the last 2 years. A TRADELINE is an entry by a credit grantor to a consumer's credit history maintained by a credit reporting agency. A tradeline describes the consumer's account status and activity.
- 12 CREDIT SUMMARY AND ACCOUNT DETAILS**

Shows the total number of tradelines, both positive (good standing) and negative (poor standing) , open accounts, number of late payments in the last 24 months, estimated monthly payments - including rent amount if provided, total past due, available revolving credit in percentage, an IMPORTANT NOTICE, number of collection accounts and total balance for collection accounts.
- 13 CREDIT HISTORY**

Includes Creditors - name of credit reporting company, Account Number, Date Reported, Date (that account was) Opened, Account Status -see box and graph at bottom of Credit History section to decode. Also shown is High Credit - a revolving card's credit limit or an original loan amount, Approximate Balance, Terms - revolving cards minimum payment due per month or fixed monthly loan payments. MOS REV is the number of months the bureau has collected data for that creditor, PST DUE - the number of times during the past 30, 60, 90+ days an account has gone past due, ECOA is the Equal Credit Opportunity Act and shows how the account was opened.
- 14 FICO SCORE FROM TRANSUNION**

This score, the Classic Fico 4 score, is created through an algorithm created by the Fair Isaac Company. The range is from 350-800. The higher the score, the lower the credit risk. Below the score are 4 factors that went into the creation of the FICO score. Each factor is represented by the "code number" and text associated with that code.
- 15 COLLECTION ACCOUNTS REPORTED**

This section shows the Creditor (collection agency), Account Number associated with collection agency, Status of account, Activity of the account, Amounts/Balances owed, MOP - current manner of payment - see graph in Credit History section, Original Creditor, ECOA and the SRC (TUC is the source--TransUnion).

16 PUBLIC RECORDS REPORTED

Shows Filing Date, Action - Bankruptcy, Lien, Judgment, etc. Also shows date of filed action, court/docket and the dollar amount of assets involved.

17 PRIOR INQUIRIES

This section shows all creditors that have inquired on an applicant's credit worthiness within the specified period of time on this report.

18 BUREAU CONTACT INFORMATION

After the report has come back to you for review or printing, the TransUnion stamp will be present here. Use this to help your applicants dispute their credit reports.