

Resident Screening Report



Applicant Name

David Quintyn Mertz

Applying For

10-14 Alba Street - 14 - 10-14 Alba Street,  
Portland, ME 04103

Ordered By

BellPort Property Management

Report Date

10/24/2025

Report ID

0-10141-00561124

REPORT SUMMARY

Application		
	Rental Application	Provided By Experian <sup>TM</sup>
First name	David	✓ DAVID
Middle name	Quintyn	✓ Q
Last name	Mertz	✓ MERTZ
AKA		DAVID A MERTZ
SSN	XXX-XX-2702	✓ XXX-XX-2702
DOB	09/12/1964	✓ 09/12/1964
Current Address	45 Main St, Dexter, ME 04930	45 MAIN ST, DEXTER, ME 049301267
Previous Address		833 SKYLAND DR, SIERRA MADRE, CA 910241340
Previous Address		99 2ND ST, TURNERS FALLS, MA 013761313
Employer	Service Employees International Union (SEIU)	GNOSIS SOFTWARE INC

Nationwide Credit

820

Credit Score  
Vantage Score  
3.0

0

Potentially  
Negative  
Items

Collection Accounts	0
Total Past Due Amount	\$0
Collection Balance	\$0
Estimated Monthly Payment	\$25
Trades	Total: 7
	Open: 3
	Negative: —
Delinquency History (2 years)	30+ days: 0
	60+ days: 0
	90+ days: 0

Rent Payment History

—

Potentially Negative Items

Total Properties	0
Total Negative Items	—
Payment History (2 Year)	On-time: 0
	Delinquent: 0
	Write-offs: 0
Total Amount Outstanding	\$0

Landlord-Tenant History

0

Cases Found

Criminal / Public Records History

0

Cases Found

Watchlist

No

Not on Watchlists

Sexual Offender Registry

No

Not on Registries

## REPORT DETAILS

## Credit Score Factors Provided by Experian™

**820** Credit Score  
Vantage Score 3.0

- CONTRIBUTING FACTOR 1** Lack Of Sufficient Credit History On Bank Card Or Revolving Accounts
- CONTRIBUTING FACTOR 2** Lack Of Sufficient Relevant First Mortgage Account Information
- CONTRIBUTING FACTOR 3** You Have Either Too Few Loans Or Too Many Loans With Recent Delinquencies
- CONTRIBUTING FACTOR 4** Your Largest Credit Limit On Open Bankcard Or Revolving Accounts Is Too Low

## Credit and Collection History Provided by Experian™

Creditor	Type	Status	Last Updated	Origination Date	High Credit/ Original Amt.	Current Balance	Past Due Amt.	Delinquency (2 yrs.)
<b>BANGOR SAVINGS BANK</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>09/30/2025</b>	<b>03/14/2018</b>	<b>\$47,002</b>	<b>\$0</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>
HOME EQUITY LINE OF CREDIT; OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING								
<b>CAPITAL ONE</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>09/26/2025</b>	<b>03/25/2010</b>	<b>\$8,078</b>	<b>\$275</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>
FLEXIBLE SPENDING CREDIT CARD; OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING								
<b>BANK OF AMERICA</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>09/25/2025</b>	<b>05/30/2001</b>	<b>\$15,191</b>	<b>\$0</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>
CREDIT CARD; OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING								
<b>AMEX</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>03/09/2020</b>	<b>12/10/2013</b>	<b>\$5,998</b>	<b>\$0</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>
CREDIT CARD; PAID ACCOUNT/ZERO BALANCE; ACCOUNT/PAID SATISFACTORILY; ACCOUNT CLOSED AT CONSUMER'S REQUEST								
<b>SYNCB/AMAZON</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>02/03/2020</b>	<b>12/17/2017</b>	<b>\$79</b>	<b>\$0</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>
CHARGE ACCOUNT; PAID ACCOUNT/ZERO BALANCE; ACCOUNT/PAID SATISFACTORILY; CLOSED DUE TO INACTIVITY								
<b>BARCLAYS BANK DELAWARE</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>04/16/2019</b>	<b>02/02/2018</b>	<b>\$362</b>	<b>\$0</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>
FLEXIBLE SPENDING CREDIT CARD; PAID ACCOUNT/ZERO BALANCE; ACCOUNT/PAID SATISFACTORILY; ACCOUNT CLOSED AT CONSUMER'S REQUEST								
<b>JPMCB CARD</b>	<b>Revolving</b>	<b>Paid as Agreed</b>	<b>11/15/2016</b>	<b>05/02/2013</b>	<b>\$678</b>	<b>\$0</b>	—	30+ days: <b>0</b> 60+ days: <b>0</b> 90+ days: <b>0</b>

Creditor	Type	Status	Last Updated	Origination Date	High Credit/Original Amt.	Current Balance	Past Due Amt.	Delinquency (2 yrs.)
FLEXIBLE SPENDING CREDIT CARD; PAID ACCOUNT/ZERO BALANCE; ACCOUNT/PAID SATISFACTORILY; ACCOUNT CLOSED AT CONSUMER'S REQUEST								

## Rent Payment History

No Rent Payment history.

## Landlord-Tenant History

Our criminal and landlord-tenant information is pulled from a variety of sources including databases, and state and county courts across the US.

Please note that reporting of criminal and unlawful detainer records is based upon the identification information we are provided and made available to us and varies according to restrictions placed on reporting by the different court jurisdictions. While AppFolio has applied what it believes are industry best practices in the attempt to accurately match and report information that is legally reportable under the law, we cannot guarantee that the record(s) match(es) definitively belong to the applicant, or that there are not other records associated with the individual that are not included on this report. Because of this, it is highly recommended to cross-check against court records and the applicant supplied information to verify the data prior to making any housing decisions based on this report.

No reportable records found.

## Criminal / Public Records

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### Search Result Details:

**COMPLETED** Multi-State (Nationwide) Criminal search

Records from **Multi-State Criminal** Search: Search resulted in no reportable records found.

## Sexual Offender Registry

No reportable records found.

## Watchlist

No reportable records found.

## Bankruptcies and Liens

No reportable records found.

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This report is confidential and is not to be discussed except for persons who have permissible purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations.

FolioScreen™ is a resident screening program from AppFolio, Inc.

AppFolio, Inc. | 70 Castilian Drive | Santa Barbara, CA 93117 | 866.648.1536 |  
[screening.consumer.relations@appfolio.com](mailto:screening.consumer.relations@appfolio.com)

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