

# Report Summary

Applicant: Angela Brown  
Company Name: Renters Land LLC  
Date Processed: January 31, 2018  
Property: RentersLand.com  
Package: Premier Package

## Experian Credit Report with FICO Score

### Personal Information:

Name:	Angela Brown	File Date:	
SSN:	***-**-6877	Marital Status:	
DOB:	1963-**-**	Phone Number:	(201) 274-9304
Current Address:	9 W CROWN STREET CRES NEWARK, NJ 00706	Years / Since:	/ 2018
Previous Address:	9 CROWN ST NEWARK, NJ 071061918	Reported / Since:	201707 / 200106
Previous Address:	9 11 CROWN ST NEWARK, NJ 07106	Reported / Since:	201401 / 200405
Previous Address:	9-11 CROWN ST NEWARK, NJ 071060020	Reported / Since:	201110 / 200108
Employer:	U S CUSTOMS NEW YORK NY	Position / Since /	199609
Employer:	US CUSTOMS 6 WORLD TRADE CENTER, NY NY	Position / Since /	199605
Other AKAs:	ANGELA BROWN DOB: 08/25/63 ANGELINA BROWN DOB: N/A	Other SSNs:	

### Credit Summary:

Positive Trades:	4	Current Past Due:	0
Total Trades:	6	Previous Past Due:	2
Inquiries:	2	Collection:	0
Total High Credit:	5000	Public Record:	1
Total Mortgage Amt:	0	Bankruptcies:	2
Total Revolving Amt:	0	Charge Offs:	0
Total Installment Amt:	3790	Other Derogatory:	0
Total Account Balance:	3790	30 Days Past Due:	2
Total Monthly Payment:	146	60 Days Past Due:	2
Oldest Trade:	03/01/01	90 Days Past Due:	2
Debt/ High Credit:	76%	Amount Past Due:	0
Available Percentage:	0.00%	Latest Late Date:	

### Scorecard:

Score Model: EXPERIAN/FAIR, ISAAC (VER. 2)  
Key factors adversely affecting credit score:  
SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
NUMBER OF ACCOUNTS WITH DELINQUENCY  
LACK OF RECENT REVOLVING ACCOUNT INFORMATION  
LEVEL OF DELINQUENCY ON ACCOUNTS  
TOO MANY INQUIRIES LAST 12 MONTHS



### Collections:

No records found.

### Public Records:

# 1



# 4

Creditor: FIRST HORIZON HOME LOA

Subscriber #: 3902688

Phone: 8007079998

Account #: 4810085995215

Terms: 360

Credit Limit:

High Credit: 118000

Recent Balance: 0

Monthly 0

Payment:

Months 99

Reviewed:

Remark: TRANSFERRED TO ANOTHER LENDER; FHA REAL ESTATE LOAN

Date Opened: 5/01/2001

Date Reported: 8/01/2011

History Start Date: 08/01/11

Last Activity: 201107

Date Last Past Due:

Past Due Amount: 0

Late Dates:

30 / 60 / 90: 0 / 0 / 0

Trade Type Code / Text: IM / MTG

Account Status Code / Text: 20 / AS AGREED

Payment History:

2011							2010							2009								
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
SEP																						
OK																						
AUG																						
OK																						

# 5

Creditor: WELLS FARGO BANK

Subscriber #: 1860969

Phone: 8006424720

Account #:

Terms:

Credit Limit: 7650

High Credit: 7650

Recent Balance: 0

Monthly 0

Payment:

Months 99

Reviewed:

Remark: BANKRUPTCY CHAPTER 7

Date Opened: 4/01/2009

Date Reported: 4/01/2017

History Start Date: 04/01/17

Last Activity:

Date Last Past Due:

Past Due Amount: 0

Late Dates:

30 / 60 / 90: 3 / 2 / 7

Trade Type Code / Text: RR / REV

Account Status Code / Text: 70 / BANKRUPTCY

Payment History:

2017			2016										2015									
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN
MAY																						

# 6

Creditor: NATIONSTAR/MR. COOPER

Subscriber #: 9904511

Phone: 4695492000

Account #: 596897787

Terms: 360

Credit Limit:

High Credit: 118000

Date Opened: 5/01/2001

Date Reported: 4/01/2017

History Start Date: 04/01/17

Last Activity:

Date Last Past Due: 03/01/17

Past Due Amount:

Late Dates: 3/17-150+, 2/17-150+, 1/17-150+, 12/16-150+, 11/16-150+, 10/16-150+, 9/16-150+, 8/16-150+, 7/16-150+, 6/16-150+, 5/16-150+, 4/16-150+, 3/16-150+, 2/16-150+, 1/16-150+, 12/15-150+, 11/15-150+, 10/15-150+, 9/15-150+, 8/15-150+, 7/15-150+, 6/15-150+, 5/15-150+, 4/15-150+

Recent Balance:Monthly 0Payment:Months 68Reviewed:Remark: FORECLOSURE PROCEEDINGS STARTED; FHA REAL ESTATE LOAN; BANKRUPTCY CHAPTER 7

30 / 60 / 90: 1 / 1 / 41Trade Type Code / Text: IM / MTGAccount Status Code / Text: 70 / BANKRUPTCY

Payment History:

2017				2016								2015											
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	
	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	
MAY		APR																					
		180	180																				

Inquiries:

Date:	Subcode:	Name:	Type:
05/23/17	1007837	ERIE LACKAWANNA RAILRO	F
09/13/16	1007837	ERIE LACKAWANNA RAILRO	F

Creditor:

Subcode:	Subscriber:	Telephone:	Type:
3276502	DISCOVER FIN SVCS LLC	800-347-2683	PO BOX 15316 WILMINGTON, DE 19850
1214758	FIA CS	800-421-2110	PO BOX 982238 EL PASO, TX 79998
3902688	FIRST HORIZON HOME LOA	800-707-9998	4000 HORIZON WAY IRVING, TX 75063
9904511	NATIONSTAR/MR. COOPER	469-549-2000	350 HIGHLAND DR LEWISVILLE, TX 75067
1007777	US BKPT CT NJ NEWARK	BYMAILONLY	970 BROAD ST FL 7 NEWARK, NJ 07102
1860969	WELLS FARGO BANK	800-642-4720	PO BOX 14517 DES MOINES, IA 50306
1184280	WESBANCO BANK INC	(304) 329-0585	RURAL ROUTE 7 MORGANTOWN WV 26505

Warnings:

Description:  
EXPERIAN MESSAGE: SSN MATCHES