

# Report Summary

Applicant:	Philicia Phillips
Company Name:	Renters Land LLC
Date Processed:	March 14, 2018
Property:	RentersLand.com
Package:	Premier Package

## LeaseGuarantee Analyzer

## Experian Credit Report with FICO Score

Get up to \$10,000 in coverage for lost rent, damages, and legal fees

It's free for landlords and minimizes your risk significantly.

LeaseGuarantee Status: Eligible
Activate by: 03/24/2018



LEARN MORE

## Personal Information:

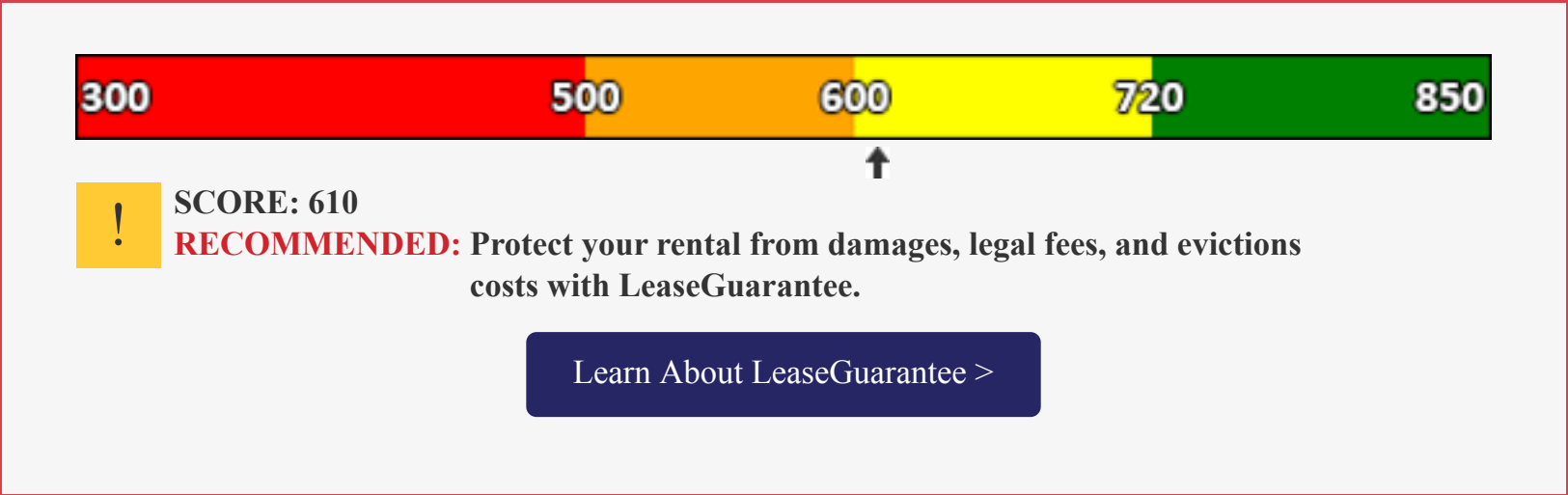
Name: Philicia Adicia Phillips	File Date:
SSN: ***-**-2661	Marital Status:
DOB: 1992-**-**	Phone Number: (347) 296-6514
Current Address: 416 W LITTLE CREEK RD NORFOLK, VA 23505	Years / Since: / 2018
Previous Address: 416 W LITTLE CREEK RD NORFOLK, VA 235052322	Reported / Since: 201802 / 201712
Previous Address: 2062 E 56TH ST BROOKLYN, NY 112344721	Reported / Since: 201702 / 201301
Previous Address: 2062 ESAT 56 ST BROOKLYN, NY 11234	Reported / Since: 201511 / 201510
Employer: US NAVY	Position / Since / 201701
Other AKAs: PHILICIA A PHILLIPS	Other SSNs:
DOB: 01/06/92	

Credit Summary:

Positive Trades: 6	Current Past Due: 0
Total Trades: 12	Previous Past Due: 5
Inquiries: 5	Collection: 1
Total High Credit: 26699	Public Record: 0
Total Mortgage Amt: 0	Bankruptcies: 0
Total Revolving Amt: 4398	Charge Offs: 0
Total Installment Amt: 18133	Other Derogatory: 0
Total Account Balance: 23413	30 Days Past Due: 5
Total Monthly Payment: 559	60 Days Past Due: 2
Oldest Trade: 07/01/13	90 Days Past Due: 1
Debt/ High Credit: 88%	Amount Past Due: 882
Available Percentage: 1.96%	Latest Late Date:

Scorecard:

Score Model: EXPERIAN/FAIR, ISAAC (VER. 2)  
Key factors adversely affecting credit score:  
SERIOUS DELINQUENCY  
NUMBER OF ACCOUNTS WITH DELINQUENCY  
PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
TOO MANY INQUIRIES LAST 12 MONTHS



Collections:

# 1		
Creditor / KOB: CREDENCE RESOURCE MANA/ Y	Date Assigned: 06/01/17	
Subscriber #: 2347870	Report Date: 03/01/18	
Phone:	Amount Due: 882	
Account Number: 240930034	Status Code / Text: 91 / COLLECTION	
Original Balance: 882	Account Type Code / Text: YY / COLL	
Remark: ACCOUNT INFORMATION DISPUTED BY CONSUMER, ORIGINAL CREDITOR: AT T		

---

Public Records:

No records found.

---

Tradelines:

# 1

Creditor: NAVY FEDERAL CR UNION	Date Opened: 1/01/2017
Subscriber #: 1720115	Date Reported: 2/01/2018
Phone: 8888426328	History Start Date: 02/01/18
Account #: 43001515391	Last Activity:
Terms: 072	Date Last Past Due:
Credit Limit:	Past Due Amount: 0
High Credit: 20569	Late Dates:
Recent Balance: 18133	30 / 60 / 90: 0 / 0 / 0
Monthly Payment: 383	Trade Type Code / Text: IA / AUTO
Months Reviewed: 14	Account Status Code / Text: 10 / AS AGREED
Remark:	

Payment History:

2018 2017													2016
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

# 2

Creditor: MILITARY STAR	Date Opened: 1/01/2018
Subscriber #: 1327980	Date Reported: 3/01/2018
Phone: 2143122011	History Start Date: 03/01/18
Account #:	Last Activity: 201802
Terms:	Date Last Past Due:
Credit Limit: 1900	Past Due Amount: 0
High Credit: 1900	Late Dates:
Recent Balance: 1653	30 / 60 / 90: 0 / 0 / 0
Monthly Payment: 39	Trade Type Code / Text: RR / REV
Months Reviewed: 2	Account Status Code / Text: 10 / AS AGREED
Remark:	

Payment History:

2018  
MAR FEB  
OK OK

# 3

Creditor: KAY JEWELERS/GENESIS	Date Opened: 1/01/2014
Subscriber #: 2763260	Date Reported: 3/01/2018
Phone: 5033504321	History Start Date: 03/01/18
Account #:	Last Activity: 201801
Terms:	Date Last Past Due: 11/01/15
Credit Limit: 1200	Past Due Amount: 0
High Credit: 1200	Late Dates: LAST LATE DATE 11/15
Recent Balance: 1019	30 / 60 / 90: 1 / 0 / 0
Monthly Payment: 51	Trade Type Code / Text: RR / REV
Months Reviewed: 49	Account Status Code / Text: 11 / CUR WAS 30
Remark: SUBSCRIBER REPORTS DISPUTE RESOLVED-CONSUMER DISAGREES	

## Payment History:

2018	2017										2016											
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
APR	MAR																					
OK	OK																					

# 4

Creditor: CAPITALONE	Date Opened: 10/01/2015
Subscriber #: 1270246	Date Reported: 3/01/2018
Phone: 8009557070	History Start Date: 03/01/18
Account #:	Last Activity: 201802
Terms:	Date Last Past Due: 09/01/17
Credit Limit: 1000	Past Due Amount: 0
High Credit: 1000	Late Dates: 9/17-30, 7/16-90, 6/16- 60, 5/16-30
Recent Balance: 939	30 / 60 / 90: 2 / 1 / 1
Monthly Payment: 25	Trade Type Code / Text: RR / REV
Months Reviewed: 29	Account Status Code / Text: 13 / CUR WAS 90
Remark: ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER	

## Payment History:



MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK

# 7

Creditor:	NAVY FEDERAL CR UNION	Date Opened:	8/01/2013
Subscriber #:	1223555	Date Reported:	10/01/2017
Phone:	8888426328	History Start Date:	10/01/17
Account #:		Last Activity:	201710
Terms:		Date Last Past Due:	01/01/15
Credit Limit:	2000	Past Due Amount:	0
High Credit:	2000	Late Dates:	LAST LATE DATE 01/15
Recent Balance:	0	30 / 60 / 90:	1 / 0 / 0
Monthly Payment:	0	Trade Type Code / Text:	RR / REV
Months Reviewed:	50	Account Status Code / Text:	21 / PD WAS 30
Remark:	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST		

Payment History:

2017					2016										2015									
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC		
OK	OK	OK	OK	OK	OK	OK	OK	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
NOV		OCT																						
OK		OK																						

# 8

Creditor:	NAVY FEDERAL CR UNION	Date Opened:	11/01/2013
Subscriber #:	1720115	Date Reported:	10/01/2017
Phone:	8888426328	History Start Date:	10/01/17
Account #:	43001488197	Last Activity:	
Terms:	048	Date Last Past Due:	
Credit Limit:		Past Due Amount:	0
High Credit:	3802	Late Dates:	
Recent Balance:	0	30 / 60 / 90:	0 / 0 / 0
Monthly Payment:	0	Trade Type Code / Text:	II / INST
Months Reviewed:	48	Account Status Code / Text:	20 / AS AGREED
Remark:			

Payment History:

2017					2016					2015												
OCT	SEP	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

2015						2014						2013											
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
JUN																							
OK	OK																						

2013											2012											2011
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

# 11

Creditor: NAVY FEDERAL CR UNION	Date Opened: 7/01/2013
Subscriber #: 1720115	Date Reported: 3/01/2018
Phone: 8888426328	History Start Date: 03/01/18
Account #:	Last Activity:
Terms:	Date Last Past Due:
Credit Limit: 500	Past Due Amount: 0
High Credit: 500	Late Dates:
Recent Balance: 0	30 / 60 / 90: 0 / 0 / 0
Monthly Payment: 0	Trade Type Code / Text: RR / REV
Months Reviewed: 34	Account Status Code / Text: 10 / AS AGREED
Remark: CHECK CREDIT OR LINE OF CREDIT	

Payment History:

2018	2017	
MAR	FEB	JAN
	OK	OK

Inquiries:

Date:	Subcode:	Name:	Type:
01/03/18	0900450	AAFES	V
01/14/17	1639000	ALLY FINANCIAL	F
01/14/17	1254780	CAPITAL ONE AUTO FIN	F
01/14/17	1005579	CDK/PRIORITY HONDA GRE	A
01/05/17	1144335	USAA FEDERAL SAVINGS B	B

Creditor:

Subcode:	Subscriber:	Telephone:	Type:
0900450	AAFES	BYMAILONLY	3911 S WALTON WALKER BLV DALLAS, TX 75236
1639000	ALLY FINANCIAL	BYMAILONLY	PO BOX 12699 GLENDALE, AZ 85318
1254780	CAPITAL ONE AUTO FIN	800-946-0332	3905 N DALLAS PKWY PLANO, TX 75093
1270246	CAPITALONE	800-955-7070	15000 CAPITAL ONE DR RICHMOND, VA 23238
1348810	COMENITYBANK/VICTORIA	BYMAILONLY	PO BOX 182789 COLUMBUS,



2347870	CREDENCE RESOURCE MANA		OH 43218 17000 DALLAS PKWY STE 20 DALLAS, TX 75248
2763260	KAY JEWELERS/GENESIS	503-350-4321	15220 NW GREENBRIER, STE BEAVERTON, OR 97006
1223555	NAVY FEDERAL CR UNION	888-842-6328	PO BOX 3700 MERRIFIELD, VA 22119
1144335	USAA FEDERAL SAVINGS B	210-416-9666	10750 MCDERMOTT FWY SAN ANTONIO, TX 78288
2329750	WFDILLARDS	800-642-4720	PO BOX 14517 DES MOINES, IA 50306

Warnings:

Description:  
EXPERIAN MESSAGE: SSN MATCHES

— END OF REPORT —

TeleCheck Check Verification

The TeleCheck Response Message Conditions helps separate good check writers from bad ones. Armed with national databases containing real-time information from more than 306,000 businesses and financial institutions, TeleCheck offers the most accurate response message conditions in the industry. This database comprises more than 51 million bad check records. These databases provide with continually updated information including bad check activity as it occurs, automated inquiries using the consumer's identification (Driver's License or state ID) as well as checking account data (MICR #).

Full Name: Philicia Adicia Phillips  
Driver's License #: 073274763  
Driver's License State: VA

Result: **APPROVED**  
Message: NO BAD CHECKS FOUND

— END OF REPORT —

Previous Address History

Summary Information: This report is solely based on the SSN provided.

#	<u>FULL NAME (ALIAS):</u>	<u>ADDRESS:</u>	<u>COUNTY:</u>
1	PHILICIA A PHILLIPS PHILLIPS PHILICIA	2062 E 56TH ST BROOKLYN NY 11234	KINGS
2	PHILICIA A PHILLIPS PHILLIPS PHILICIA	416 W LITTLE CREEK RD APT 135 NORFOLK VA 23505	NORFOLK CITY
3	PHILICIA A PHILLIPS PHILLIPS PHILICIA	3608 DOCK POINT ARCH CHESAPEAKE VA 23321	CHESAPEAKE CITY
4	PHILICIA A PHILLIPS PHILLIPS PHILICIA	1192 OCEAN AVE BROOKLYN NY 11230	KINGS
5	PHILICIA A PHILLIPS PHILLIPS PHILICIA	355 CHAUNCEY ST APT 3R BROOKLYN NY 11233	KINGS

— END OF REPORT —

SSN Verifier

SSN Valid / State Issued From	SSN IS VALID. ISSUED IN NY
Year SSN Issued	IN THE YEAR 2008-2010
Age	26
Listed as Deceased	N
DOB associated with SSN	01/06/1992
Name Associated with SSN	PHILLIPS PHILICIA A PHILLIPS PHILICIA

— END OF REPORT —

Nationwide Eviction Search

No records were found for Philicia Phillips

— END OF REPORT —

**Nationwide Criminal Search**

---

No records were found for Philicia Phillips

— END OF REPORT —

**Sex Offender Search**

---

No records were found for Philicia Phillips

— END OF REPORT —

**OFAC, Terrorist, & Federal Search**

---

No records were found for Philicia Phillips

— END OF REPORT —