

Report Summary

Applicant: Ann Kelly
Company Name: Renters Land LLC
Date Processed: April 2, 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: Ineligible

LEARN MORE

Personal Information:

Name:	Ann M Kelly	File Date:	
SSN:	***-**-6831	Marital Status:	
DOB:	1989-**-**	Phone Number:	(973) 277-2862
Current Address:	226 3RD ST ELIZABETH, NJ 07206	Years / Since:	/ 2018
Previous Address:	311 BOND ST ELIZABETH, NJ 072061964	Reported / Since:	201803 / 201301
Previous Address:	226 3RD ST ELIZABETH, NJ 072061923	Reported / Since:	201703 / 201608
Previous Address:	303 3RD ST ELIZABETH, NJ 072062006	Reported / Since:	201606 / 201108
Employer:	DEPASQUALE SPA	Position / Since	/ 201702
Employer:	SELF EMPLOYED	Position / Since	/ 201702
Other AKAs:	ANNMARIE KELLY DOB: 07/16/89 ANNE MAR KELLY DOB: N/A	Other SSNs:	

Credit Summary:

Positive Trades:	1	Current Past Due:	0
Total Trades:	10	Previous Past Due:	5
Inquiries:	19	Collection:	4
Total High Credit:	21553	Public Record:	0
Total Mortgage Amt:	0	Bankruptcies:	0
Total Revolving Amt:	471	Charge Offs:	0
Total Installment Amt:	20698	Other Derogatory:	0
Total Account Balance:	24694	30 Days Past Due:	1
Total Monthly Payment:	339	60 Days Past Due:	0
Oldest Trade:	01/01/14	90 Days Past Due:	4
Debt/ High Credit:	115%	Amount Past Due:	3525
Available Percentage:	1.06%	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
LEVEL OF DELINQUENCY ON ACCOUNTS
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED



Collections:

# 1	
Creditor / KOB: AR RESOURCES INC/ Y	Date Assigned: 06/01/15
Subscriber #: 6980619	Report Date: 03/01/18
Phone: 8663010222	Amount Due: 1527
Account Number: 7290432	Status Code / Text: 91 / COLLECTION
Original Balance: 1527	Account Type Code / Text: YY / COLL
Remark: ORIGINAL CREDITOR: EMPIRE EDUCATION GROUP	

# 2	
Creditor / KOB: CONVERGENT OUTSOURCING/ Y	Date Assigned: 09/01/16
Subscriber #: 0980304	Report Date: 03/01/18
Phone: 8888712279	Amount Due: 1229
Account Number: 54499452	Status Code / Text: 91 / COLLECTION
Original Balance: 1229	Account Type Code / Text: YY / COLL
Remark: ORIGINAL CREDITOR: PSE G	

# 3	
Creditor / KOB: DIVERSIFIED CONSULTANT/ Y	Date Assigned: 05/01/15
Subscriber #: 1706630	Report Date: 03/01/18
Phone: 9042475500	Amount Due: 464
Account Number: 33633610	Status Code / Text: 91 / COLLECTION
Original Balance: 464	Account Type Code / Text: YY / COLL
Remark: ORIGINAL CREDITOR: SPRINT	

# 4	
Creditor / KOB: REMEX INC/ Y	Date Assigned: 01/01/18
Subscriber #: 1980778	Report Date: 03/01/18
Phone: 6099218950	Amount Due: 305
Account Number: 2018564	Status Code / Text: 91 / COLLECTION
Original Balance: 305	Account Type Code / Text: YY / COLL
Remark: ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	

Public Records:

No records found.

Tradelines:

# 1	
Creditor: CLOVER COMMERCIAL CORP	Date Opened: 2/01/2017
Subscriber #: 1680130	Date Reported: 3/01/2018
Phone: 5166792500	History Start Date: 03/01/18
Account #: 102954	Last Activity: 201711
Terms: 060	Date Last Past Due:
Credit Limit:	Past Due Amount: 0
High Credit: 9848	Late Dates:
Recent Balance: 7919	30 / 60 / 90: 0 / 0 / 0
Monthly 164	Trade Type Code / Text: IA / AUTO
Payment:	
Months 14	Account Status Code / Text: 10 / AS AGREED
Reviewed:	
Remark:	

Payment History:

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

Creditor: DEPT OF ED/NAVIENT
Subscriber #: 1997398
Phone: 8882725543
Account #: 98554864871E00220140108
Terms: 120
Credit Limit:
High Credit: 5231

Date Opened: 1/01/2014
Date Reported: 2/01/2018
History Start Date: 02/01/18
Last Activity:
Date Last Past Due: 08/01/17
Past Due Amount: 0
Late Dates: 8/17-150+, 7/17-
150+, 6/17-120, 5/17-
90
30 / 60 / 90: 0 / 0 / 4
de Type Code / Text: IE / EDU
t Status Code / Text: 14 / CUR WAS 120+

Recent Balance: 6069
Monthly Payment: 60
Months Reviewed: 50
Remark:

Payment History:

2018												2017												2016											
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR		
OK	OK	OK	OK			180	150	120	90	OK	OK	OK	OK			OK	OK			OK	OK			OK	OK			OK	OK			OK	OK	OK	

2015	
MAR	FEB
OK	OK

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Creditor: DEPT OF ED/NAVIENT
Subscriber #: 1997398
Phone: 8882725543
Account #: 98554864871E00120140108
Terms: 120
Credit Limit:
High Credit: 3500

Date Opened: 1/01/2014
Date Reported: 2/01/2018
History Start Date: 02/01/18
Last Activity:
Date Last Past Due: 08/01/17
Past Due Amount: 0
Late Dates: 8/17-150+, 7/17-150+, 6/17-120, 5/17-90
30 / 60 / 90: 0 / 0 / 4
de Type Code / Text: IE / EDU
t Status Code / Text: 14 / CUR WAS 120+

Recent Balance: 3913
Monthly Payment: 39
Months Reviewed: 50
Remark:

Payment History:

2018												2017												2016											
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR		
OK	OK	OK	OK			180	150	120	90	OK	OK	OK	OK			OK	OK			OK	OK	OK	OK			OK	OK			OK	OK	OK			

2015	
MAR	FEB
OK	OK

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Creditor: DEPT OF ED/NAVIENT
Subscriber #: 1997398
Phone: 8882725543
Account #: 98554864871E00320150115
Terms: 120
Credit Limit:
High Credit: 1500

Date Opened: 1/01/2015
Date Reported: 2/01/2018
History Start Date: 02/01/18
Last Activity:
Date Last Past Due: 08/01/17
Past Due Amount: 0
Late Dates: 8/17-150+, 7/17-150+, 6/17-120, 5/17-90
30 / 60 / 90: 0 / 0 / 4
de Type Code / Text: IE / EDU
t Status Code / Text: 14 / CUR WAS 120+

Recent Balance: 1676
Monthly Payment: 17
Months: 38
Reviewed:
Remark:

Payment History:

2018												2017												2016											
FEB	JAN	DEC	NOV	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	SEP	AUG	JUL	JUN	MAY	APR	
OK	OK	OK	OK			180	150	120	90	OK	OK	OK	OK			OK	OK			OK	OK	OK	OK	OK	OK			OK	OK			OK	OK	OK	

Date:	Subcode:	Name:	Type:
03/28/17	1390068	RESIDENTCHECK.COM	Z
02/02/17	3903978	CREDCO	Z
02/02/17	1912477	SANTANDER CONSUMER USA	F
02/02/17	1680660	THRIFT INVESTMENT CORP	F
02/01/17	3153080	VALLEY NATIONAL BANK	B
02/01/17	1885870	NCCINC/UNION BUICK GMC	A
02/01/17	1639000	ALLY FINANCIAL	F
02/01/17	1254780	CAPITAL ONE AUTO FIN	F
01/23/17	1004878	TD BANK N.A.	B
12/07/16	1150218	EFS/BOFI FEDERAL BANK	B
12/05/16	1973563	JAB FINANCE/JDB	F
11/10/16	2685010	CREDIT ACCEPTANCE	F
11/08/16	3903978	CREDCO	Z
11/08/16	2685010	CREDIT ACCEPTANCE	F
11/08/16	1680660	THRIFT INVESTMENT CORP	F
11/05/16	2294180	NOWCOM/BELLE CREOLE AS	A
11/01/16	3903978	CREDCO	Z
11/01/16	1639000	ALLY FINANCIAL	F
11/01/16	1254780	CAPITAL ONE AUTO FIN	F

Creditor:			
Subcode:	Subscriber:	Telephone:	Type:
1639000	ALLY FINANCIAL	BYMAILONLY	PO BOX 12699 GLENDALE, AZ 85318
6980619	AR RESOURCES INC	866-301-0222	1777 SENTRY PKWY W BLUE BELL, PA 19422
1254780	CAPITAL ONE AUTO FIN	800-946-0332	3905 N DALLAS PKWY PLANO, TX 75093
1680130	CLOVER COMMERCIAL CORP	516-679-2500	2650 MERRICK RD BELLMORE, NY 11710
0980304	CONVERGENT OUTSOURCING	888-871-2279	800 SW 39TH ST RENTON, WA 98057
3903978	CREDCO	800-523-0233	10277 SCRIPPS RANCH BLVD SAN DIEGO, CA 92131
2685010	CREDIT ACCEPTANCE	248-353-2700	PO BOX 513 SOUTHFIELD, MI 48037
1997398	DEPT OF ED/NAVIENT	888-272-5543	PO BOX 9635 WILKES BARRE, PA 18773
1706630	DIVERSIFIED CONSULTANT	904-247-5500	10550 DEERWOOD PARK BLVD JACKSONVILLE, FL 32256
1150218	EFS/BOFI FEDERAL BANK	(718) 946-3600	4350 LA JOLLA DRIVE SAN DIEGO, CA 92122
1885870	NCCINC/UNION BUICK GMC	908-964-1900	2301 ROUTE 22 W UNION, NJ 07083
1980778	REMEX INC	609-921-8950	307 WALL ST PRINCETON, NJ 08540
1390068	RESIDENTCHECK.COM	972-404-0808	4230 LBJ FWY STE 407 DALLAS, TX 75244
1912477	SANTANDER CONSUMER USA	866-923-9282	8585 N STEMMOMS FWY DALLAS, TX 75247
1004878	TD BANK N.A.	207-828-7176	70 GRAY RD FALMOUTH, ME 04105
1680660	THRIFT INVESTMENT CORP	732-738-9100	720 KING GEORGE POST RD FORDS, NJ 08863
3153080	VALLEY NATIONAL BANK	973-305-8800	1445 VALLEY RD WAYNE, NJ 07470

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:	Ann M Kelly	Result:	APPROVED
Driver's License #:	K24070467457892	Message:	NO BAD CHECKS FOUND
Driver's License State:	NJ		

— END OF REPORT —

Previous Address History

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

<u>Name Variations:</u>	<u>Addresses / Unique:</u>	<u>Jurisdictions:</u>	<u>Listed:</u>	<u>SSN Issued:</u>
1	4 / 4	2		1989-1990

#	FULL NAME (ALIAS):	ADDRESS:	COUNTY:	PHONE:	DATES:
1	ANN M KELLY	226 3RD ST APT 6 ELIZABETHPORT NJ 07206	UNION		08/2015 - 01/2018
2	ANN M KELLY	311 BOND ST APT 6 ELIZABETHPORT NJ 07206	UNION		03/2014 - 08/2014
3	ANN M KELLY	281E IRVINE TURNER BLVD NEWARK NJ 07108	ESSEX		03/2012 - 03/2012
4	ANN M KELLY	237 ELIZABETH AVE APT 2 ELIZABETHPORT NJ 07206	UNION		08/2008 - 08/2008

— END OF REPORT —

SSN Verifier

SSN Valid / State Issued From SSN IS VALID. ISSUED IN NJ
Year SSN Issued IN THE YEAR 1989-1990
Age 28
Listed as Deceased N
DOB associated with SSN 07/16/1989
Name Associated with SSN KELLY ANN M

— END OF REPORT —

Nationwide Eviction Search

8 eviction record(s) were found

Eviction Record 1

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00067115	Defendant Address: 226 3RD
File Date: 01/13/2015	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: NOT PROVIDED BY COURT	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified

Eviction Record 2

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00617716	Defendant Address: 226 3RD
File Date: 07/27/2016	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: NOT PROVIDED BY COURT	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified

Eviction Record 3

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00617716	Defendant Address: 226 3RD
File Date: 07/27/2016	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: 08/15/2016	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified
Disposition: JUDGEMENT WITH RESTITUTION OF PREMISES	

Eviction Record 4

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00015817	Defendant Address: 226 3RD
File Date: 01/05/2017	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: NOT PROVIDED BY COURT	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified

Eviction Record 5

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00015817	Defendant Address: 226 3RD
File Date: 01/05/2017	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: 01/25/2017	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified
Disposition: JUDGEMENT WITH RESTITUTION OF PREMISES	

Eviction Record 6

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00240217	Defendant Address: 226 3RD
File Date: 03/22/2017	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: NOT PROVIDED BY COURT	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified

Eviction Record 7

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00240217	Defendant Address: 226 3RD
File Date: 03/22/2017	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: 04/06/2017	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified
Disposition: JUDGEMENT WITH RESTITUTION OF PREMISES	

Eviction Record 8

Court State: NJ	Plaintiff: GAWEL
Court Name: UNION NJ	Defendant Full Name: ANN KELLY
Case Number: LT00939517	Defendant Address: 226 3RD
File Date: 11/13/2017	City, State, Zip: ELIZABETHPORT NJ 07206
Judgment Date: NOT PROVIDED BY COURT	SSN Message: SSN IS VALID. ISSUED IN NJ
Judgment Amount:	SSN Year: IN THE YEAR 1989-1990
	Notice Type: Notice Not Identified

No records were found for Ann Kelly

— END OF REPORT —

Sex Offender Search

No records were found for Ann Kelly

— END OF REPORT —

OFAC, Terrorist, & Federal Search

No records were found for Ann Kelly

— END OF REPORT —