

# Report Summary

Applicant:	Ian Wilson
Company Name:	Renters Land LLC
Date Processed:	March 24, 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: 04/03/2018



LEARN MORE

## Personal Information:

Name: Ian Patrick Wilson	File Date:
SSN: ***-**-2295	Marital Status:
DOB: 1992-**-**	Phone Number: (929) 247-8315
Current Address: 1005 EAST 179TH STREET BRONX, NY 10460	Years / Since: / 2018
Previous Address: 1005 E 179TH ST BRONX, NY 104602226	Reported / Since: 201609 / 201009
Previous Address: 455 E 148TH ST BRONX, NY 104554166	Reported / Since: 201309 / 201308
Previous Address: 147 SUNSET BLVD BRONX, NY 104732480	Reported / Since: 201708 / 201708
Employer: SAKS FIFTH AVE 611 5TH AVE, NEW YORK NY	Position / Since: / 201306

Credit Summary:

Positive Trades: 0	Current Past Due: 0
Total Trades: 2	Previous Past Due: 1
Inquiries: 4	Collection: 0
Total High Credit: 0	Public Record: 0
Total Mortgage Amt: 0	Bankruptcies: 0
Total Revolving Amt: 0	Charge Offs: 1
Total Installment Amt: 0	Other Derogatory: 0
Total Account Balance: 0	30 Days Past Due: 2
Total Monthly Payment: 0	60 Days Past Due: 1
Oldest Trade: 10/01/11	90 Days Past Due: 1
Debt/ High Credit:	Amount Past Due: 0
Available Percentage: 0.00%	Latest Late Date: 02/01/14

Scorecard:

Score Model: EXPERIAN/FAIR, ISAAC (VER. 2)  
Key factors adversely affecting credit score:  
THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINE WHICH SATISFIES BOTH OF THE FOLLOWING: STATUS DATE WITHIN THE LAST SIX (6) MONTHS OR A BALANCE WITHIN THE LAST SIX (6) MONTHS. DOES NOT CONTAIN DISPUTED INFORMATION.

300

500

600

720

850

↑

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SCORE: N/A

RECOMMENDED: Protect your rental from damages, legal fees, and evictions costs with LeaseGuarantee.

Learn About LeaseGuarantee >

Collections:

No records found.

Public Records:

No records found.

Tradelines:

# 1	
Creditor: KAY JEWELERS	Date Opened: 10/01/2011
Subscriber #: 2300360	Date Reported: 9/01/2012
Phone: 8884987796	History Start Date: 09/01/12
Account #:	Last Activity: 201208
Terms:	Date Last Past Due: 08/01/12
Credit Limit: 280	Past Due Amount: 0
High Credit: 280	Late Dates: 8/12-30
Recent Balance: 0	30 / 60 / 90: 1 / 0 / 0
Monthly Payment: 0	Trade Type Code / Text: RR / REV
Months Reviewed: 12	Account Status Code / Text: 21 / PD WAS 30
Remark: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST	

Payment History:

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

# 2	
Creditor: KAY JEWELERS	Date Opened: 11/01/2012
Subscriber #: 2300360	Date Reported: 7/01/2014
Phone: 8884987796	History Start Date: 07/01/14
Account #:	Last Activity: 201307
Terms:	Date Last Past Due: 02/01/14
Credit Limit: 508	Past Due Amount:
High Credit: 508	Late Dates: 2/14-150+, 1/14-150+, 12/13-120, 11/13-90, 10/13-60, 9/13-30
Recent Balance:	30 / 60 / 90: 1 / 1 / 4
Monthly Payment: 0	Trade Type Code / Text: RR / REV
Months Reviewed: 21	Account Status Code / Text: 90 / CHARGE OFF
Remark: PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED; SOLD TO NATIONAL CREDIT ADJUSTORS	

Payment History:

2014						2013											2012				
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	
					180	150	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

Inquiries:

Date:	Subcode:	Name:	Type:
03/05/18	2440720	BK OF AMER	B
02/23/18	1103317	CAP ONE NA	B
08/01/17	1103317	CAP ONE NA	B
09/09/16	1217350	BK OF AMER	B

Creditor:

Subcode:	Subscriber:	Telephone:	Type:
2440720	BK OF AMER	800-432-1000	655 PAPER MILL RD NEWARK, DE 19711
1103317	CAP ONE NA		4851 COX RD RICHMOND, VA 23229
2300360	KAY JEWELERS	888-498-7796	375 GHENT RD FAIRLAWN, OH 44333

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:	Ian Patrick Wilson	Result:	APPROVED
Driver's License #:	784421412	Message:	NO BAD CHECKS FOUND
Driver's License State:	NY		

— 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>	
2		3 / 3	1	
#	<u>FULL NAME (ALIAS):</u>	<u>ADDRESS:</u>	<u>COUNTY:</u>	<u>PH</u>
1	IAN P WILSON WILSON IAN	1005 E 179TH ST APT 2K BRONX NY 10460	BRONX	
2	IAN P WILSON WILSON IAN	147 SUNSET BLVD BRONX NY 10473	BRONX	
3	IAN P WILSON WILSON IAN	455 E 148TH ST APT 431 BRONX NY 10455	BRONX	

— END OF REPORT —

SSN Verifier

SSN Valid / State Issued From	SSN IS VALID. ISSUED IN NY
Year SSN Issued	IN THE YEAR 1992-1994
Age	25
Listed as Deceased	N
DOB associated with SSN	07/17/1992
Name Associated with SSN	WILSON IAN P WILSON IAN



No records were found for Ian Wilson

— END OF REPORT —

**OFAC, Terrorist, & Federal Search**

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No records were found for Ian Wilson

— END OF REPORT —