

# Report Summary

Applicant:	Latonya Doctor
Company Name:	Renters Land LLC
Date Processed:	March 9, 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:	Latonya T Doctor	File Date:	
SSN:	***-**-0399	Marital Status:	
DOB:	1993-**-**	Phone Number:	(973) 735-7224
Current Address:	181 S COURT NEWARK, NJ 07103	Years / Since:	/ 2018
Previous Address:	2102 HAMMOCKS DR CANANDAIGUA, NY 144248505	Reported / Since:	201802 / 201802
Previous Address:	375 MILLER ST VAUXHALL, NJ 070881314	Reported / Since:	201801 / 201801
Previous Address:	181A COURT ST NEWARK, NJ 071033824	Reported / Since:	201712 / 201209
Employer:	QUICK CHECK	Position / Since /	201510
Other AKAs:	LATONYA T DOCTOR DOB: 10/10/93	Other SSNs:	

## Credit Summary:

Positive Trades: 14	Current Past Due: 0
Total Trades: 20	Previous Past Due: 0
Inquiries: 4	Collection: 1
Total High Credit: 48646	Public Record: 0
Total Mortgage Amt: 0	Bankruptcies: 0
Total Revolving Amt: 3033	Charge Offs: 5
Total Installment Amt: 64719	Other Derogatory: 0
Total Account Balance: 68901	30 Days Past Due: 5
Total Monthly Payment: 524	60 Days Past Due: 5
Oldest Trade: 09/01/12	90 Days Past Due: 4
Debt/ High Credit: 142%	Amount Past Due: 16401
Available Percentage: 0.86%	Latest Late Date:

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## Scorecard:

Score Model: EXPERIAN/FAIR, ISAAC (VER. 2)

Key factors adversely affecting credit score:

SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED

PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

TOO MANY INQUIRIES LAST 12 MONTHS



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## Collections:

# 1

Creditor / KOB: PORTFOLIO RECOV ASSOC/ Y

Date Assigned: 09/01/17

Subscriber #: 1980435

Report Date: 02/01/18

Phone: 7575199300

Amount Due: 1149

Account Number: 4037660042231076

Status Code / Text: 91 / COLLECTION

Original Balance: 1149

Account Type Code / Text: RO / OPEN

Remark: FACTORING COMPANY; ORIGINAL CREDITOR: U.S. BANK NATIONAL ASSOCIATION

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## Public Records:

No records found.

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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		
																						60	30												
MAR												FEB																							
OK	OK																																		

[illegible]

MAR FEB  
OK OK

# 3

Creditor: DEPT OF EDUCATION/NELN  
Subscriber #: 1884330  
Phone: 8884864722  
Account #: 900000531290199  
Terms: 120  
Credit Limit:  
High Credit: 5500  
Recent Balance: 5564  
Monthly Payment: 55  
Months Reviewed: 17  
Remark:

Date Opened: 9/01/2016  
Date Reported: 2/01/2018  
History Start Date: 02/01/18  
Last Activity:  
Date Last Past Due:  
Past Due Amount: 0  
Late Dates:  
30 / 60 / 90: 0 / 0 / 0  
Trade Type Code / Text: IE / EDU  
Account Status Code / Text: 10 / AS AGREED

Payment History:

2018	2017																2016
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	

# 4

Creditor: DEPT OF EDUCATION/NELN  
Subscriber #: 1884330  
Phone: 8884864722  
Account #: 900000531290299  
Terms: 120  
Credit Limit:  
High Credit: 5000  
Recent Balance: 5243  
Monthly Payment: 51  
Months Reviewed: 17  
Remark:

Date Opened: 9/01/2016  
Date Reported: 2/01/2018  
History Start Date: 02/01/18  
Last Activity:  
Date Last Past Due:  
Past Due Amount: 0  
Late Dates:  
30 / 60 / 90: 0 / 0 / 0  
Trade Type Code / Text: IE / EDU  
Account Status Code / Text: 10 / AS AGREED

Payment History:

2018	2017																2016
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	

# 5

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OK OK

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OK OK



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													
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK													
MAR												FEB																							
OK	OK											OK																							

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	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	



OK OK

[illegible]

OK OK

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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													
100	100	100	100	100	100	100	100	100	100	100	100	150	120	90	60	30	OK	OK	120	90	60	30													
												APR																							
OK	OK																																		

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FEB

OK

OK

# 17

Creditor:	CAPITALONE	Date Opened:	12/01/2015
Subscriber #:	1270246	Date Reported:	3/01/2018
Phone:	8009557070	History Start Date:	03/01/18
Account #:		Last Activity:	201606
Terms:		Date Last Past Due:	01/01/17
Credit Limit:	500	Past Due Amount:	627
High Credit:	500	Late Dates:	1/17-150+, 12/16-120, 11/16-90, 10/16-60, 9/16-30, 6/16-60, 5/16-30
Recent Balance:	627	30 / 60 / 90:	2 / 2 / 3
Monthly Payment:	0	Trade Type Code / Text:	RR / REV
Months Reviewed:	27	Account Status Code / Text:	90 / CHARGE OFF
Remark:	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST		

Payment History:

2018

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# 18

Creditor:	KOHL'S/CAPONE	Date Opened:	1/01/2015
Subscriber #:	1926781	Date Reported:	3/01/2017
Phone:	8005645740	History Start Date:	03/01/17
Account #:		Last Activity:	201607
Terms:		Date Last Past Due:	02/01/17
Credit Limit:	300	Past Due Amount:	367
High Credit:	300	Late Dates:	2/17-150+, 1/17-120, 12/16-90, 11/16-60, 10/16-30, 6/16-60, 5/16-30, 1/16-30
Recent Balance:	367	30 / 60 / 90:	3 / 2 / 3
Monthly Payment:	0	Trade Type Code / Text:	RR / REV
Months Reviewed:	26	Account Status Code / Text:	90 / CHARGE OFF
Remark:			

Payment History:

2017												2016												2015											
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY													
														150	120	90	60	30	OK	OK	60	30													
APR																																			
OK	OK																																		

# 19

Creditor:	COMENITYBANK/VICTORIA	Date Opened:	11/01/2012
Subscriber #:	1348810	Date Reported:	12/01/2017
Phone:	BYMAILONLY	History Start Date:	12/01/17
Account #:		Last Activity:	201607
Terms:		Date Last Past Due:	10/01/17
Credit Limit:	300	Past Due Amount:	
High Credit:	300	Late Dates:	10/17-120, 9/17-90, 8/17-60, 7/17-30, 1/17-60, 12/16-30, 6/16-60, 5/16-30, 2/16-30
Recent Balance:		30 / 60 / 90:	4 / 3 / 2
Monthly Payment:	0	Trade Type Code / Text:	RR / REV
Months Reviewed:	39	Account Status Code / Text:	90 / CHARGE OFF
Remark:	PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED		

Payment History:

2017	2016										2015											
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB
	150	120	90	60	30	OK	OK	OK	60	30	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK
2015																						
JAN	DEC																					
OK	OK																					

Inquiries:

Date:	Subcode:	Name:	Type:
07/24/17	2165517	PNC BANK	B
09/28/16	1120160	M&T BANK	B
09/09/16	1151370	FINGERHUT/WEBBANK	F
07/08/16	1171389	MACYS/DSNB	D

Creditor:

Subcode:	Subscriber:	Telephone:	Type:
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1270246	CAPITALONE	800-955-7070	15000 CAPITAL ONE DR RICHMOND, VA 23238
1348810	COMENITYBANK/VICTORIA	BYMAILONLY	PO BOX 182789 COLUMBUS, OH 43218
1884330	DEPT OF EDUCATION/NELN	888-486-4722	121 S 13TH ST LINCOLN, NE 68508
1151370	FINGERHUT/WEBBANK	800-356-2347	7075 FLYING CLOUD DR EDEN PRAIRIE, MN 55344
1926781	KOHL'S/CAPONE	800-564-5740	N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051
1120160	M&T BANK	BY MAIL	1100 WEHRLE DR WILLIAMSVILLE, NY 14221
1171389	MACYS/DSNB	800-243-6552	PO BOX 8218 MASON, OH 45040
2165517	PNC BANK	800-762-0974	4653 E MAIN ST COLUMBUS, OH 43213
1980435	PORTFOLIO RECOV ASSOC	757-519-9300	120 CORPORATE BLVD STE 1 NORFOLK, VA 23502

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## Warnings:

Description:

EXPERIAN MESSAGE: SSN MATCHES

— END OF REPORT —

## TeleCheck Check Verification

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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:** Latonya T Doctor

**Driver's License #:** D60674430060932

**Driver's License State:** NJ

**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>Name Variations:</u>		<u>Addresses / Unique:</u>	<u>Jurisdictions:</u>	
2		8 / 8	4	
#	<u>FULL NAME (ALIAS):</u>	<u>ADDRESS:</u>	<u>COUNTY:</u>	<u>STATE:</u>
1	LATONYA T DOCTOR DOCTOR LATONYA	375 MILLER ST VAUXHALL NJ 07088	UNION	NJ
2	LATONYA T DOCTOR DOCTOR LATONYA	207 S CLINTON ST APT 2R EAST ORANGE NJ 07018	ESSEX	NJ
3	LATONYA T DOCTOR DOCTOR LATONYA	181 COURT ST APT A NEWARK NJ 07103	ESSEX	NJ
4	LATONYA T DOCTOR DOCTOR LATONYA	1746 REVERE AVE SAN FRANCISCO CA 94124	SAN FRANCISCO	CA
5	LATONYA T DOCTOR DOCTOR LATONYA	PO BOX 24122 NEWARK NJ 07103	ESSEX	NJ
6	LATONYA T DOCTOR DOCTOR LATONYA	1 81 A CT NEWARK NJ 07103	ESSEX	NJ
7	LATONYA T DOCTOR DOCTOR LATONYA	2 CONVENT RD MORRISTOWN NJ 07960	MORRIS	NJ
8	LATONYA T DOCTOR DOCTOR LATONYA	PO BOX 301 PINE BROOK NJ 07058	MORRIS	NJ

— END OF REPORT —

## SSN Verifier

SSN Valid / State Issued From	SSN IS VALID. ISSUED IN NJ
Year SSN Issued	IN THE YEAR 1994-1995
Age	24
Listed as Deceased	N



No records were found for Latonya Doctor

— END OF REPORT —