Report Summary

Applicant: Martin Oduro
Company Name: Renters Land LLC
Date Processed: March 21, 2018
Property: Renters Land.com
Package: Premier Package

Experian Credit Report with FICO Score

LeaseGuarantee Analyzer

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:

ime: Martin Oduro File Dat

SSN: ***-**-7381 Marital Status:

DUB: 1976-**-** Phone Number: (7/3) 886-0055

urrent Address: 640 PARKVIEW AVE Years / Since: / 2018

NURTH PLAINFIELD, NJ

07063

Previous Address: 640 PARKVIEW AVE Reported / Since: 201802 / 201204

NORTH PLAINFIELD, NJ

070631837

Previous Address: 115 LYONS AVE Reported / Since: 201609 / 201405

NEWARK, NJ 071122200

revious Address: 1300 US HIGHWAY 22 Reported / Since: 201502 / 200506

NORTH PLAINFIELD, NJ

070603567

Employer: INDEPENDANCE HOME Position / Since / 201802

CARE

348 APPLEARTH RD

MONROE NJ

Employer: HOUSING RESOURCE

MANAGEME

Other AKAs: MARTIN ODURO DOB:

10/12/76

MARTIN ODURO SR DOB:

N/A

ODURO MARTIN DOB:

N/A

MARTIN UROIO DOB: N/A

Positive Trades: 4 Current Past Due:

Total Trades: 13 Previous Past Due: 0

uiries: 27 Collection: 5

Total High Credit: 5239 Public Record: 0

Total Mortgage Amt: 0 Bankruptcies: 0

otal Revolving Amt: 0 Charge Offs: 4

otal Installment Amt: 13290 Other Derogatory: 0

otal Account Balance: 21780 30 Days Past Due: 1

al Monthly Payment: 241 60 Days Past Due: 1

dest Trade: 12/01/05 90 Days Past Due: 1

wh/ High Credit: 416% Amount Past Due: 16621

Available Percentage: 0.00% Latest Late Date:

Scorecard:

Score Model: EXPERIAN/FAIR ISAAC (VER 2)

Key factors adversely affecting credit score:

SERIOUS DELINOUENCY AND PUBLIC RECORD OR COLLECTION FILED

NUMBER OF ACCOUNTS WITH DELINOUENCY

TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

TIME SINCE DELINOUENCY IS TOO RECENT OR UNKNOWN

TOO MANY INQUIRIES LAST 12 MONTHS

300	50 0	6 <mark>00</mark>	<mark>7</mark> 20	850
		🕯 Score: 549		

Collections:

]

Creditor / KOB: EOS CCA/ Y Date Assigned: 10/01/17

Subscriber #: 1112430 Report Date: 03/01/18

Phone: 8883173598 Amount Due: 2926

ccount Number: 10064458 Status Code / Text: 91 / COLLECTION

riginal Balance: 2926 Account Type Code / Text: YY / COLL

Remark: ORIGINAL CREDITOR: VERIZON WIRELESS

2

Creditor / KOB: I C SYSTEM INC/ Y

Date Assigned: 04/01/17

Subscriber #: 2980024 Report Date: 03/01/18

Phone: 8887350516 Amount Due: 2166

Account Number: 72193759 Status Code / Text: 91 / COLLECTION

Original Balance: 2166 Account Type Code / Text: YY / COLL

Remark: ORIGINAL CREDITOR: T MOBILE USA INC

#3

Creditor / KOB: SUNRISE CREDIT SERVICE/ Y

Date Assigned: 05/01/17

Subscriber #: 1986487 Report Date: 03/01/18

Phone: 8006459824 Amount Due: 1720

Account Number: 953648276 Status Code / Text: 91 / COLLECTION

Original Balance: 1720 Account Type Code / Text: YY / COLL

Remark: ORIGINAL CREDITOR: T-MOBILE

#4

Creditor / KOB: AARGON COLLECTION AGEN/ Y Date Assigned: 10/01/17

Subscriber #: 3981286 Report Date: 03/01/18

Phone: 7022207037 Amount Due: 1066

Account Number: 4246110576 Status Code / Text: 91 / COLLECTION

Original Balance: 1066 Account Type Code / Text: YY / COLL

Remark: ORIGINAL CREDITOR: P S E G SERVICES CORPORATION

5

Creditor / KOB: DIVERSIFIED CONSULTANT/ Y

Date Assigned: 06/01/17

Subscriber #: 1706630 Report Date: 03/01/18

hone: 9042475500 Amount Due: 612

Account Number: 56459944 Status Code / Text: 91 / COLLECTION

Original Balance: 612 Account Type Code / Text: YY / COLL

Remark: ORIGINAL CREDITOR: DISH NETWORK

Public Records:

Tradelines:

1

Creditor: LEADERS FINANCIAL COMP

Subscriber #: 1607190

Phone: 9084979100

Account #: 4872001

Terms: 030

Credit Limit

High Credit: 5239

Recent Balance: 5159

Monthly Payment: 241

Months Reviewed: 2

Remark:

Date Opened: 1/01/2018

Date Reported: 2/01/2018

History Start Date: 02/01/18

Last Activity: 201802

Date Last Past Due:

Past Due Amount: 0

Late Dates:

30 / 60 / 90: 0 / 0 / 0

Frade Type Code / Text: IA / AUTO

Account Status Code / Text: 10 / AS AGREED

Payment History:

2018 2017

OK OK

OK O

2

Creditor: UNITED AUTO CREDIT CO

Subscriber #: 3603330

Phone: 9492241917

Account #: 90010114548920002

Terms: 033

Credit Limit:

High Credit: 5315

Recent Balance: 3824

Monthly Payment: 0

Months Reviewed: 36

Remark:

Date Opened: 3/01/2015

Date Reported: 2/01/2018

History Start Date: 02/01/18

Last Activity: 201706

Date Last Past Due: 01/01/17

Past Due Amount: 3824

Late Dates: 1/17-90, 12/16-60.

11/16-30, 8/16-60,

7/16-30

30 / 60 / 90: 4 / 2 / 1

Trade Type Code / Text: IA / AUTO

Account Status Code / Text: 90 / CHARGE OFF

Payment History:

2018 2017 2016

MAR FEB
OK OK

3

Creditor: AARON SALES & LEASE OW

Subscriber #: 1367380

Phone: 7704263948

Account #: C097923678

Terms: 024

Credit Limit

High Credit: 1626

Recent Balance: 2295

Monthly Payment: 0

Months Reviewed: 20

Remark:

Date Opened: 9/01/2014

Date Reported: 8/01/2017

History Start Date: 08/01/17

Last Activity: 201512

Date Last Past Due

Past Due Amount: 2295

Late Dates:

30 / 60 / 90: 0 / 0 / 0

Trade Type Code / Text: IL / LEAS

Account Status Code / Text: 90 / CHARGE OFF

Payment History:

2017

AUG JUL JUN MAY

4

Creditor: AARON SALES & LEASE OW

Subscriber #: 1367380

Phone: 7704263948

Account #: C09/923066

Terms: 024

Credit Limit:

High Credit: 826

Recent Balance: 1022

Monthly Payment: 0

Months Reviewed: 20

Remark:

Date Opened: 5/01/2014

Date Reported. 8/01/2017

History Start Date: 08/01/17

Last Activity: 201512

Date Last Past Due:

Past Due Amount: 1022

Late Dates:

30 / 60 / 90: 0 / 0 / 0

Trade Type Code / Text: IL / LEAS

Account Status Code / Text: 90 / CHARGE OFF

Payment History

2017 2016 2015 Mig. IIII. Iun may apr mar feb. Ian dec nov oct. sep. aug. IIII. Iun may apr mar feb. Ian # 5

Creditor: AARON SALES & LEASE OW

Subscriber #: 1367380

Phone: 7704263948

Account #: C097922988

Terms: 024

Credit Limit:

High Credit: 862

Recent Balance: 990

Monthly Payment: 0

Months Reviewed: 20

Remark:

Date Opened: 5/01/2014

Date Reported: 8/01/2017

History Start Date: 08/01/17

Last Activity: 201512

Date Last Past Due

Past Due Amount: 990

Late Dates:

30 / 60 / 90: 0 / 0 / 0

Trade Type Code / Text: IL / LEAS

Account Status Code / Text: 90 / CHARGE OFF

Payment History:

2017 2016

AUG JUL JUN MAY APR MAR FEB JAN DEC NOV

6

Creditor: AARON SALES & LEASE OW

Subscriber #: 1367380

Phone: 7704263948

Account # C097920535

Terms: 012

Credit Limit:

High Credit: 1196

Recent Balance: 0

Monthly Payment: 0

Months Reviewed: 1

Remark:

Date Opened: 3/01/2013

Date Reported: 5/01/2014

History Start Date: 05/01/14

Last Activity:

Date Last Past Due

Past Due Amount: 0

Late Dates:

30 / 60 / 90: 0 / 0 / 0

Trade Type Code / Text: IL / LEAS

Account Status Code / Text: 20 / AS AGREED

Payment History:

2014

MAY

11 7

Creditor: FIRST PREMIER BANK

Phone: 6053573440 History Start Date: 05/01/1

Account #: Last Activity: 20081

Credit Limit: 300

Past Due Amount: 0

Late Dates:

Recent Balance: 0 30 / 60 / 90: 0 / 0 / 0

Months Reviewed: 52

Account Status Code / Text: 20 / AS AGREFI

Remark: ACCOUNT CLOSED AT CONSUMER'S REQUEST

Payment History:

2013 2012 MAY APR MAR FEB JAN

#8

Creditor: SYNCB/JCP Date Opened: 12/01/2005

Disc 100000

Filotie, 8003420800 History Staff Date, 05/01/08

Terms: Date Last Past Due:

Credit Limit: 300 Past Due Amount: 0
High Credit: 300 Late Dates:

Recent Balance: 0 30 / 60 / 90: 0 / 0 / 0

Monthly Payment: 0 Trade Type Code / Text: RR / REV

Months Reviewed: 29 Account Status Code / Text: 20 / AS AGREEI

Payment History:

2008 2007 2006

MAT APR MAR FEB JAN DEC NOV OCT SEP AUG JOL JUN MAT APR MAR FEB JAN DEC NOV OCT

Inquiries:

01/08/18	2685010	CREDIT ACCEPTANCE	F

Creditor:

	Type:
	983 CHANCELLOR AVE IRVINGTON, NJ 07111
	8668 SPRING MOUNTAIN RD LAS VEGAS, NV 89117
	1015 COBB PLACE BLVD NW KENNESAW, GA 30144
	961 E MAIN ST SPARTANBURG, SC 29302
	P O BOX 17266 PITTSBURGH PA 15235
	536 LYONS AVE IRVINGTON, NJ 07111
	4851 COX RD RICHMOND, VA 23229
	PO BOX 182120 COLUMBUS, OH 43218
	PO BOX 513 SOUTHFIELD, MI 48037
	10550 DEERWOOD PARK BLVD JACKSONVILLE, FL 32256
	PO BOX 981008 BOSTON, MA

		02298
		601 S MINNESOTA AVE SIOUX FALLS, SD 57104
		210 PIKE ST MANCHESTER OH 451441219
		PO BOX 64378 SAINT PAUL, MN 55164
		21 COMMERCE DR FL 1 CRANFORD, NJ 07016
		1160 PARSIPPANY BLVD PARSIPPANY, NJ 07054
		120 US HIGHWAY 46 LITTLE FERRY, NJ 07643
		4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA 90010
		307 WAVERLY OAKS RD STE WALTHAM, MA 02452
		260 AIRPORT PLAZA BLVD FARMINGDALE, NY 11735
		PO BOX 965007 ORLANDO, FL 32896
		1000 MACARTHUR BLVD MAHWAH, NJ 07430
		720 KING GEORGE POST RD FORDS, NJ 08863
		1071 CAMELBACK ST STE 10 NEWPORT BEACH, CA 92660
		PO BOX 14517 DES MOINES, IA 50306
		PO BOX 9445 ALBUQUERQUE, NM 87119

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: Martin Oduro

Driver's License #: O18755250010762

Driver's License State: NJ

Result: APPROVED

Message: NO BAD CHECKS FOUND

— END OF REPORT —

Previous Address History

<u>Name Variations:</u>		
#_FULL NAME (ALIAS);	ADDRESS;	COUNTY:
I MARTIN ODURO MODURO MARTIN ODURO MARTIN S MARTIN ODURO MARTIN ODURO S		
2 MARTIN ODURO MODURO MARTIN ODURO MARTIN S MARTIN ODURO MARTIN ODURO S	115 LYONS AVE APT 3 NEWARK NJ 07112	ESSEX
3 MARTIN ODURO MODURO MARTIN ODURO MARTIN S MARTIN ODURO MARTIN ODURO S	1300 US HIGHWAY 22 APT 35 PLAINFIELD NJ 07060	SOMERSET
MARTIN ODURO MODURO MARTIN ODURO MARTIN S MARTIN ODURO MARTIN ODURO S	8504 GLEN MICHAEL LN APT T2 RANDALLSTOWN MD 21133	BALTIMORF
MARTIN ODURO MODURO MARTIN ODURO MARTIN S MARTIN ODURO MARTIN ODURO S	65 STRAW HAT RD APT 1D OWINGS MILLS MD 21117	BALTIMORI
6 MARTIN ODURO	55 SAINT JAMES PL	ESSEX

	ODURO MARTIN S MARTIN ODURO MARTIN ODURO S		
7	MARTIN ODURO	1233 LEEDS TER HALETHORPE MD 21227	BALTIMORE
8	MARTIN ODURO	2010 KINTORE CIR APT 303 ODENTON MD 21113	ANNE ARUNDE

— END OF REPORT —

SSN Verifier

SSN Valid / State Issued From SSN IS VALID ISSUED IN NI

Year SSN Issued IN THE YEAR 2003-2005

Age 41

DOR associated with SSN 10/12/1976

ODURO MARTIN

Name Associated with SSN ODURO MARTIN S

MARTIN ODURO MARTIN ODURO S

— FND OF REPORT —

Nationwide Eviction Search

No records were found for Martin Oduro

Nationwide Criminal Search	
No records were found for Martin Oduro	
— END OF REPORT —	
No records were found for Martin Oduro	
— END OF REPORT —	
No records were found for Martin Oduro	
— END OF REPORT —	