

Report Summary

Applicant:	rita roche
Company Name:	Renters Land LLC
Date Processed:	March 23, 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: 04/02/2018



LEARN MORE

Personal Information:

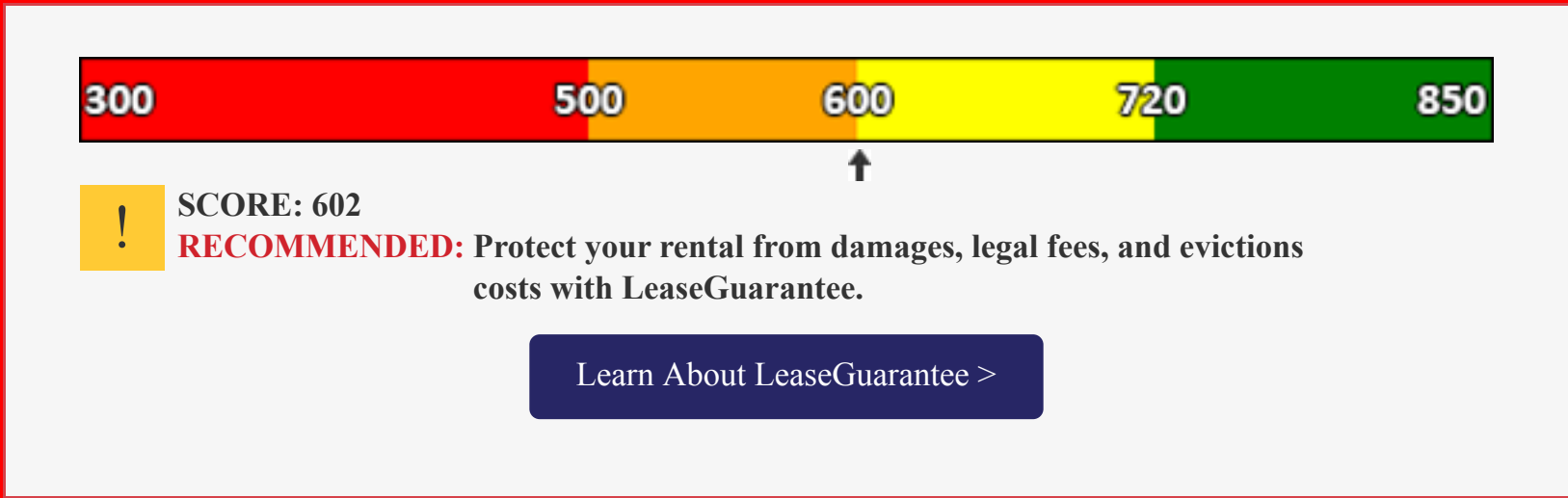
Name: rita r roche	File Date:
SSN: ***-**-7118	Marital Status:
DOB: 1967-**-**	Phone Number: (862) 888-8930
Current Address: 95 BLOOMFEILD AVE NEWARK, NJ 07104	Years / Since: / 2018
Previous Address: 95 BLOOMFIELD AVE NEWARK, NJ 071041904	Reported / Since: 201605 / 201010
Previous Address: 213 QUINCY AVE KEARNY, NJ 070323474	Reported / Since: 201501 / 201412
Previous Address: 449 MOUNT PROSPECT AVE NEWARK, NJ 071042918	Reported / Since: 201307 / 201002
Other AKAs: RITA ROCHE DOB: 09/09/67 RITA M GUTIERREZ DOB:	Other SSNs:

Credit Summary:

Positive Trades: 1	Current Past Due: 0
Total Trades: 8	Previous Past Due: 0
Inquiries: 1	Collection: 5
Total High Credit: 1000	Public Record: 0
Total Mortgage Amt: 0	Bankruptcies: 0
Total Revolving Amt: 0	Charge Offs: 2
Total Installment Amt: 2891	Other Derogatory: 0
Total Account Balance: 4176	30 Days Past Due: 1
Total Monthly Payment: 25	60 Days Past Due: 1
Oldest Trade: 03/01/08	90 Days Past Due: 2
Debt/ High Credit: 418%	Amount Past Due: 4176
Available Percentage: 0.00%	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 LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
LACK OF RECENT REVOLVING ACCOUNT INFORMATION



Collections:

# 1		
Creditor / KOB: U S DEPT OF ED/GSL/ATL/ V	Date Assigned: 01/01/10	
Subscriber #: 1906328	Report Date: 03/01/18	
Phone:	Amount Due: 2404	
Account Number: 12890726	Status Code / Text: 91 / COLLECTION	

[illegible]

☐ **Yes** ☐ **No**

2015												2014												2013											
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																																		

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Creditor: WEBBANK/FINGERHUT	Date Opened: 3/01/2013
Subscriber #: 2244970	Date Reported: 1/01/2014
Phone: 8667340342	History Start Date: 01/01/14
Account #:	Last Activity:
Terms:	Date Last Past Due: 10/01/13
Credit Limit:	Past Due Amount:
High Credit: 145	Late Dates: 10/13-120, 9/13-90
Recent Balance:	30 / 60 / 90: 0 / 0 / 2
Monthly Payment: 0	Trade Type Code / Text: RR / REV
Months Reviewed: 5	Account Status Code / Text: 90 / CHARGE OFF
Remark: PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED	

Payment History:

2014												2013																					
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR											
2012																																	
FEB	JAN																																

Inquiries:

Date:	Subcode:	Name:	Type:
04/05/16	1103317	CAP ONE NA	B

Creditor:

Subcode:	Subscriber:	Telephone:	Type:
1230206	BK OF AMER	800-421-2110	PO BOX 982238 EL PASO, TX 79998
1103317	CAP ONE NA		4851 COX RD RICHMOND, VA 23229
3278143	CREDIT ONE BANK NA	702-269-1000	PO BOX 98875 LAS VEGAS,

1623040	LVNV FUNDING LLC	866-464-1183	NV 89193 PO BOX 1269 GREENVILLE, SC 29602
1946387	MIDLAND FUNDING	844-236-1959	2365 NORTHSIDE DR STE 30 SAN DIEGO, CA 92108
1906328	U S DEPT OF ED/GSL/ATL		PO BOX 4222 IOWA CITY, IA 52244
1810212	WAKEFIELD & ASSOCIATES	865-971-1300	7005 MIDDLEBROOK PIKE KNOXVILLE, TN 37909
2244970	WEBBANK/FINGERHUT	866-734-0342	6250 RIDGEWOOD RD SAINT CLOUD, MN 56303

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: rita r roche
Driver's License #: r60406577459672
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.

Name Variations:

Addresses / Unique:

Jurisdictions:

#	<u>FULL NAME (ALIAS):</u>	<u>ADDRESS:</u>	<u>COUNTY:</u>
1	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	95 BLOOMFIELD AVE NEWARK NJ 07104	ESSEX
2	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	213 QUINCY AVE APT 4 KEARNY NJ 07032	HUDSON
3	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	449 MOUNT PROSPECT AVE APT 3 NEWARK NJ 07104	ESSEX
4	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	13 WINDSOR ST KEARNY NJ 07032	HUDSON
5	RITA ROCHE GUTIERREZ RITA	79 MOUNT PROSPECT AVE APT 1 NEWARK NJ 07104	ESSEX
6	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	117-119 MYRTLE ST APT 1A BLOOMFIELD NJ 07003	ESSEX
7	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	77 4TH ST NEWARK NJ 07107	ESSEX
8	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	117 MYRTLE ST APT 119 BLOOMFIELD NJ 07003	ESSEX
9	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	195 DUKES ST APT 2 KEARNY NJ 07032	HUDSON
10	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	94 GARSIDE ST NEWARK NJ 07104	ESSEX
11	RITA ROCHE GUTIERREZ RITA M GUTIERREZ RITA	48 HILL ST APT 111 BLOOMFIELD NJ 07003	ESSEX
12	RITA GUTIERREZ	15 MADISON AVE APT E PLAINFIELD NJ 07060	UNION

— END OF REPORT —

No records were found for rita roche

— END OF REPORT —

OFAC, Terrorist, & Federal Search

No records were found for rita roche

— END OF REPORT —