# **Report Summary**

Applicant:

Company Name:

Renters Land LLC

Date Processed:

January 31, 2018

Property:

RentersLand.com

Package:

Premier Package

# **Experian Credit Report with FICO Score**

#### **Personal Information:**

Name: Angela Brown File Date: SSN: \*\*\*-\*\*-6877 Marital Status:

DOB: 1963-\*\*-\*\* Phone Number: (201) 274-9304

Current Address: 9 W CROWN STREET Years / Since: / 2018

CRES

NEWARK, NJ 00706

Previous Address: 9 CROWN ST Reported / Since: 201707 / 200106

NEWARK, NJ 071061918

Previous Address: 9 11 CROWN ST Reported / Since: 201401 / 200405

NEWARK, NJ 07106

Previous Address: 9-11 CROWN ST Reported / Since: 201110 / 200108

NEWARK, NJ 071060020

Employer: U S CUSTOMS Position / Since / 199609

NEW YORK NY

Employer: US CUSTOMS Position / Since / 199605

6 WORLD TRADE CENTER, NY NY

Other AKAs: ANGELA BROWN DOB: Other SSNs:

08/25/63

ANGELINA BROWN

DOB: N/A

## **Credit Summary:**

Positive Trades: 4 Current Past Due: 0 Total Trades: 6 Previous Past Due: 2 Inquiries: 2 Collection: 0 Total High Credit: 5000 Public Record: 1 Bankruptcies: 2 Total Mortgage Amt: 0 Total Revolving Amt: 0 Charge Offs: 0 Total Installment Amt: 3790 Other Derogatory: 0 30 Days Past Due: 2 Total Account Balance: 3790 Total Monthly Payment: 146 60 Days Past Due: 2 Oldest Trade: 03/01/01 90 Days Past Due: 2 Debt/ High Credit: 76% Amount Past Due: 0 Available Percentage: 0.00% 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
LACK OF RECENT REVOLVING ACCOUNT INFORMATION
LEVEL OF DELINQUENCY ON ACCOUNTS
TOO MANY INQUIRIES LAST 12 MONTHS



**†** Score: 673

#### **Collections:**

No records found.

Court Name: US BKPT CT NJ NEWARK Date Reported: 04/01/17 Court Number: 1007777 **Status Date:** 07/28/17 Reference #: 1718553SLM Liability Amount: UNKNOWN Record Code: Plaintiff: Record Type: CHAPTER 7 BANKRUPTCY Status: DISCHARGED Remark: **Tradelines:** # 1 Date Opened: 9/01/2016 Creditor: ERIE LACKAWANNA RAILRO Date Reported: 12/01/2017 Subscriber #: 1184280 Phone: (304) 329-0585 History Start Date: 12/01/17 Account #: 3614A Last Activity: 201712 Date Last Past Due: Terms: 048 Credit Limit: Past Due Amount: 0 High Credit: 5000 Late Dates: 30 / 60 / 90: 0 / 0 / 0 Recent Balance: 3790 Monthly 146 Trade Type Code / Text: II / INST Payment: Months 16 Account Status Code / Text: 10 / AS AGREED Reviewed: Remark: **Payment History:** 2017 2016 DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP # 2 Creditor: DISCOVER FIN SVCS LLC Date Opened: 3/01/2001 Subscriber #: 3276502 Date Reported: 2/01/2010 Phone: 8003472683 History Start Date: 02/01/10 Account #: Last Activity: 200710 Terms: Date Last Past Due: Credit Limit: 6000 Past Due Amount: 0 High Credit: 6000 Late Dates: Recent Balance: 0 30 / 60 / 90: 0 / 0 / 0 Monthly 0 Trade Type Code / Text: RR / REV Payment: Months 47 Account Status Code / Text: 20 / AS AGREED Reviewed: Remark: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **Payment History:** 2010 2009 2008 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 # 3 Date Opened: 8/01/2002 Creditor: FIA CS Subscriber #: 1214758 Date Reported: 2/01/2011 Phone: 8004212110 History Start Date: 02/01/11 Account #: Last Activity: 200903 Date Last Past Due: Terms: Credit Limit: 500 Past Due Amount: 0 High Credit: 500 Late Dates: Recent Balance: 0 30 / 60 / 90: 0 / 0 / 0 Monthly 0 Trade Type Code / Text: RR / REV Payment: Months 99 Account Status Code / Text: 20 / AS AGREED Reviewed: Remark: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **Payment History:** 2011 2010 2009 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
#4
                                                                             Date Opened: 5/01/2001
        Creditor: FIRST HORIZON HOME LOA
     Subscriber #: 3902688
                                                                            Date Reported: 8/01/2011
          Phone: 8007079998
                                                                        History Start Date: 08/01/11
                                                                             Last Activity: 201107
      Account #: 4810085995215
          Terms: 360
                                                                        Date Last Past Due:
     Credit Limit:
                                                                         Past Due Amount: 0
     High Credit: 118000
                                                                               Late Dates:
                                                                               30 / 60 / 90: 0 / 0 / 0
  Recent Balance: 0
        Monthly 0
                                                                    Trade Type Code / Text: IM / MTG
        Payment:
         Months 99
                                                                Account Status Code / Text: 20 / AS AGREED
       Reviewed:
         Remark: TRANSFERRED TO ANOTHER LENDER; FHA REAL ESTATE LOAN
Payment History:
2011
                                2010
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
     OK
# 5
                                                                             Date Opened: 4/01/2009
        Creditor: WELLS FARGO BANK
     Subscriber #: 1860969
                                                                            Date Reported: 4/01/2017
                                                                        History Start Date: 04/01/17
```

Phone: 8006424720

Account #:

Credit Limit: 7650 High Credit: 7650

Terms:

Recent Balance: 0 Monthly 0

> Payment: Months 99

Reviewed: Remark: BANKRUPTCY CHAPTER 7

**Payment History:** 

2017 2016 2015

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

# 6

Creditor: NATIONSTAR/MR. COOPER

Subscriber #: 9904511 Phone: 4695492000

Account #: 596897787

Terms: 360 Credit Limit:

High Credit: 118000

Date Opened: 5/01/2001 Date Reported: 4/01/2017 History Start Date: 04/01/17

2009

Last Activity:

Date Last Past Due:

Past Due Amount: 0

Late Dates:

Trade Type Code / Text: RR / REV

30 / 60 / 90: 3 / 2 / 7

Account Status Code / Text: 70 / BANKRUPTCY

Last Activity:

Date Last Past Due: 03/01/17

Past Due Amount:

Late Dates: 3/17-150+, 2/17-150+, 1/17-150+,

12/16-150+, 11/16-150+, 10/16-150+, 9/16-150+, 8/16-150+, 7/16-150+, 6/16-150+, 5/16-150+, 4/16-150+, 3/16-150+, 2/16-150+, 1/16-150+, 12/15-150+, 11/15-150+, 10/15-150+, 9/15-150+, 8/15-150+, 7/15-150+,

> 6/15-150+, 5/15-150+, 4/15-150+

Recent Balance: 30 / 60 / 90: 1 / 1 / 41 Monthly 0 Trade Type Code / Text: IM / MTG

Payment:

Months 68 Account Status Code / Text: 70 / BANKRUPTCY

Reviewed:

Remark: FORECLOSURE PROCEEDINGS STARTED; FHA REAL ESTATE LOAN; BANKRUPTCY CHAPTER 7

### **Payment History:**

2017 2016 2015

MAY APR

180 180

## **Inquiries:**

Date:	Subcode:	Name:	Type:
05/23/17	1007837	ERIE LACKAWANNA RAILRO	F
09/13/16	1007837	ERIE LACKAWANNA RAILRO	F

### **Creditor:**

Subcode:	Subscriber:	Telephone:	Type:		
3276502	DISCOVER FIN SVCS LLC	800-347-2683	PO BOX 15316 WILMINGTON, DE 19850		
1214758	FIA CS	800-421-2110	PO BOX 982238 EL PASO, TX 79998		
3902688	FIRST HORIZON HOME LOA	800-707-9998	4000 HORIZON WAY IRVING, TX 75063		
9904511	NATIONSTAR/MR. COOPER	469-549-2000	350 HIGHLAND DR LEWISVILLE, TX 75067		
1007777	US BKPT CT NJ NEWARK	BYMAILONLY	970 BROAD ST FL 7 NEWARK, NJ 07102		
1860969	WELLS FARGO BANK	800-642-4720	PO BOX 14517 DES MOINES, IA 50306		
1184280	WESBANCO BANK INC	(304) 329-0585	RURAL ROUTE 7 MORGANTOWN WV 26505		

## Warnings:

Description:

EXPERIAN MESSAGE: SSN MATCHES

— END OF REPORT —