

# Credit Report

## Personal Information:

Name:	Jonathan T Consumer	File Date:	
SSN:	***-**-9999	Marital Status:	
DOB:	2010-**-**	Phone Number:	
Current Address:	123 DASDASD ASDASD, AZ 12345	Years / Since:	/ 2013
Previous Address:	10655 N BIRCH ST/BURBANK CA 91502-1234	Reported / Since:	199801 / 199506
Previous Address:	1314 SOPHIA LN APT 3/SANTA ANA CA 92708-5678	Reported / Since:	199502 / UUUUUU
Previous Address:	2600 BOWSER ST #312/LOS ANGELES CA 90017-9876	Reported / Since:	199309 / UUUUUU
Employer:	AJAX HARDWARE 2035 BROADWAY SUITE 300, LOS ANGELES CA	Position / Since /	UUUUUU

## Credit Summary:

Positive Trades:	6	Current Past Due:	2
Total Trades:	10	Previous Past Due:	1
Inquiries:	3	Collection:	1
Total High Credit:	486575	Public Record:	3
Total Mortgage Amt:	234000	Bankruptcies:	1
Total Revolving Amt:	14657	Charge Offs:	0
Total Installment Amt:	31380	Other Derogatory:	0
Total Account Balance:	280287	30 Days Past Due:	3
Total Monthly Payment:	4984	60 Days Past Due:	1
Oldest Trade:	01/01/68	90 Days Past Due:	1
Debt/ High Credit:	58%	Amount Past Due:	1421
Available Percentage:	2.21%	Latest Late Date:	

## Scorecard:

Score Model: EXPERIAN/FAIR, ISAAC (VER. 2)  
Key factors adversely affecting credit score:  
SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD, OR COLLECTION FILED  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
NUMBER OF ACCOUNTS WITH DELINQUENCY  
AMOUNT OWED ON DELINQUENT ACCOUNTS

300 500 600 720 850

↑ Score: 700

Creditor: MOUNTAIN BK

Date Opened: 3/01/1993

Subscriber #: 1119999

Date Reported: 12/01/1996

Phone:

History Start Date: 12/01/96

# 2

Account #: 3562A0197325346R12345

Last Activity: 199611

Terms: 060

Date Last Past Due: 12/01/96

Credit Limit:

Past Due Amount: 956

High Credit: 43225

Late Dates: 12/96-30, 5/96-30

Recent Balance: 19330

30 / 60 / 90: 3 / 0 / 0

Monthly Payment: 956

Trade Type Code / Text: II / INST

Months Reviewed: 39

Account Status Code / Text: 30 / DELINQ 30

Remark: SECURED LOAN

Payment History:

1996													1995													1994
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC		
30	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Creditor: BAY COMPANY

Date Opened: 1/01/2068

Subscriber #: 2390446

Date Reported: 5/01/1996

Phone: 8006280679

History Start Date: 05/01/96

Account #: 525556601

Last Activity:

# 3

Terms:

Date Last Past Due: 04/01/96

Credit Limit: 1400

Past Due Amount: 0

High Credit: 1400

4/96-150+, 3/96-150+,

Late Dates: 2/96-120, 1/96-90,  
12/95-60, 11/95-30

Recent Balance: 0

30 / 60 / 90: 1 / 1 / 4

Monthly Payment: 0

Trade Type Code / Text: RR / REV

Months Reviewed: 99

Account Status Code / Text: 70 / BANKRUPTCY

Remark: ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

Payment History:

1996													1995													1994
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY		
B13	180	150	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Inquiries:

Date:	Subcode:	Name:	Type:
12/05/98	2313849	HEMLOCKS	D
12/03/98	2390446	BAY COMPANY	D
10/21/97	2240679	HILLSIDE BANK	B

Creditor:

Subcode:	Subscriber:	Telephone:	Type:
2390446	BOSTONS/CARSONS	800-628-0679	140 W INDUSTRIAL DR ELMHURST, IL 60126
2240679	CAP1/HSBC	800-695-6950	PO BOX 5253 CAROL STREAM, IL 60197
2313849	SEARS	BYMAILONLY	PO BOX 1990 TEMPE, AZ 85280





# Telecheck Check Verification

**Response Message:** APPROVED 1046

**Code:** 07

**Display:** APPROVED

**Type:** Approval

**Description:** Approved

**Check Verification Service:**

The TeleCheck Response Message Conditions helps landlords 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 landlords 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 #).

## Previous Address History

#	Name	Address	County	Phone	Dates
1	JAMES GARDNER	4446 W 66TH ST LOS ANGELES, CA 90047	LOS ANGELES		12/1997 - 6/2012
2	JAMES GARDNER	4446 W 66TH ST LOS ANGELES, CA 90047	LOS ANGELES		10/1998 - 5/2012
3	JAMES GARDNER	47712 57TH ST E PALMDALE, CA 93552	LOS ANGELES		5/2008 - 8/2011
4	JAMES GARDNER	44739 3RD ST E LANCASTER, CA 93535	LOS ANGELES	3232185452	8/2006 - 5/2011
5	JAMES GARDNER	4250 W 53RD LOS ANGELES, CA 90037	LOS ANGELES		2/2009 - 2/2009
6	JAMES GARDNER	4496 W 36TH ST LOS ANGELES, CA 90018	LOS ANGELES		4/1995 - 8/2006
7	JR JAMES GARDNER	4496 W 36TH ST LOS ANGELES, CA 90018	LOS ANGELES		4/1995 - 8/2006
8	JAMES GARDNER	47712 57TH ST E	LOS ANGELES		6/2005 - 6/2005

## Statewide Eviction Search

1 possible eviction record(s) were found

[Important Disclaimer](#) (Show)

[Jurisdictions Searched](#) (Show)

**Court Type / State:** CALOSM1 / CA

**Court Name:** LOS ANGELES MUNICIPAL  
- LA COUNTY

**Court Address:** 110 N GRAND AVE.

**Court City, State Zip:** LOS ANGELES, CA 90012

**Case Number:** 04U06405

**File Date:** 20040610

**File Type:** CJ

**Result Description:** Civil Judgment

**Release Date:**

**Status:**

**Plaintiff Type:**

**Plaintiff:** INTERNATIONAL REALTY  
INVESTMENTS

**Defendant Full Name:** GARDNER, JAMES

**Alias:**

**DOB:**

**SSN:** 999-XX-XXXX

**Phone:**

**Defendant Address:** 142 W 94TH ST 2 ,

**Defendant City, State Zip:** LOS ANGELES, CA 90003

**Judgment Amount:** \$2,066.00

# Statewide Criminal Search

## 2 possible criminal record(s) were found

[Important Disclaimer](#) (Show)

[Jurisdictions Searched](#) (Show)

### Criminal Record 1

First Name: Jonathan

Offender ID:

Middle Name: Q

Source ID: FL DEPT OF  
CORRECTIONS - RELEASE

Last Name: Consumer

DC Number: S20470

DOB: 1970/03/03

File Data Date: //

Race: WHITE

Alias Name: Unknown

Gender: MALE

#### Offense 1

Offense Name: ROBB. GUN/DEADLY WPN

Case Number: S20740

Offense Code:

State: FL

Offense Type:

Year:

Court:

Verdict:

Court Code:

Sentence

Details:

### Criminal Record 2

First Name: Jonathan

Offender ID:

Middle Name:

Source ID: FL MANATEE CIRCUIT AND  
COUNTY COURT

Last Name: Consumer

DC Number: 41 2006 CF  
005555JONCON

DOB: 1970/03/03

File Data Date: 2006/05/29

Race: WHITE

Alias Name: Unknown

Gender: MALE

#### Offense 1

Offense Name: PROSECUTOR CHARGE:ROBBERY  
(FIREARM OR DEADLY WEAPON)

Case Number: 41 2006 CF  
005555JONCON

Offense Code: 812.13(1)(2)(A)

State: FL

Offense Type:

Year:

Court: FL MANATEE CIRCUIT AND COUNTY  
COURT

Verdict:

Court Code:

Sentence  
Details: Unknown

# Sex Offender Search

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## 2 possible criminal record(s) were found

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[Important Disclaimer](#) (Show)

[Jurisdictions Searched](#) (Show)

### Record #1

**Full Name:** Jonathan Consumer

**DOB:** MATCH

**Race:** WHITE

**Sex:** MALE

**Alias:** No

**Phone:**

**Address:** INCARCERATED

**City, State Zip:**

**Height:** 6'00

**Weight:** 190 LBS

**Eye Color:** BLUE

**Hair Color:** BROWN

**FBI Number:**

**Offender ID:** SC10092

**Jurisdiction ID:** SCSEX

**Drivers License:**

**Case Number:**

**Sentence Date:**

**Charge County:**

**Sentence:**

**Charge Description:** CRIM SEX CONDUCT W/M  
2 COUNTS

**Release Date:**

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### Record #2

**Full Name:** Jonathan Quincy  
Consumer

**Height:** 6'02

**DOB:** MATCH

**Weight:** 198 LBS

**Race:** WHITE

**Eye Color:** HAZEL

**Sex:** MALE

**Hair Color:** BROWN

**Alias:** No

**FBI Number:**

**Phone:**

**Offender ID:** GA655794MA8

**Address:** 112 BREEZY TRL

**Jurisdiction ID:** GASEX

**City, State Zip:** ROSSVILLE GA 30741

**Drivers License:**

**Case Number:**

**Sentence Date:**

**Charge County:**

**Sentence:**

**Charge Description:** AGGRAV CHILD  
MOLESTATION

**Release Date:**

## OFAC, Terrorist and Federal Search

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### 1 terrorist record(s) were found

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# 1

**Source  
Description:**

**Alias Full Name:**

**Infractions ID Key:** FreedlandJoelnoneoneIndividual

**Address:** Detroit MI 48221

**Full Name:** Freedland, Joel

**City, State, Zip:** Detroit, MI 48221

**DOB:**

**Country:**

**Nationality:**

**Remarks:**

**Nationality  
Description:**

**Characteristics:**

**File Date:**

**Effective Date:**

**Record Type**

**Expiration Date:**

**Description:**