



CLC Screenings

A Division of Carlton Litigation Consultants

Background Screening Report

CLC Screenings
 1818 N 15th St
 Tampa, FL 33605
 Phone: 866-639-0581
 Fax: 866-639-0581

FILE NUMBER	1414	REPORT DATE	03-29-2016
REPORT TO	Sample Client 123 (032916) 1818 N. 15th Street Tampa, FL 33605 Phone: (813) 781-1493 Fax: -	ORDER DATE	03-29-2016
		TYPE	Affordable Family Rentals Background

Application Information

APPLICANT	NESS, HANK	SSN	333-22-1111	DOB	04-01-1974
ADDRESS(ES)	99 MAIN STREET	CITY / STATE / ZIP	TAMPA, FL 33605		

Credit

Credit Summary

TOTAL TRADELINES	27	30 DAYS LATE	9
CURRENTLY SATISFACTORY	13	60 DAYS LATE	5
CURRENTLY DELINQUENT	1	90 DAYS LATE	3
PREVIOUSLY DELINQUENT	10	NEWEST TRADE	11/01/12
COLLECTION/CHR OFFS	0/3	OLDEST TRADE	03/01/00
PUBLIC RECORDS	1	INQUIRIES	19

Financial Summary

#	PAYMENT	TTL	PAST DUE	UTILIZATION	
		BALANCE			
MORTGAGE	3	\$1092	\$164834	\$0	28% PROPOSED RENT
INSTALLMENT	12	\$785	\$34093	\$0	5% STATED MONTHLY INCOME
OPEN	0	\$0	\$0	\$0	0% INCOME TO RENT RATIO
REVOLVING	12	\$150	\$3132	\$247	0% INCOME TO DEBT RATIO
OTHER	0	\$0	\$0	\$0	0% INCOME TO DEBT INCL. RENT RATIO
	27	\$2027	\$202059	\$247	34%

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	NESS, HANK	333-22-1111	04/01/1974	
TU	MESS, HANK	MATCH	01/09/54	HANK MESS MESS,HANK,D DOB: 01/09/54

SOCIAL SECURITY FRAUD SEARCH
 MESS, HANK
 TU AVAILABLE AND CLEAR

Address Comparison

	ADDRESS	REPORTED
APPLICANT	TU 8315 BUNKER HILL RD IBERIA, MO 65486	04/25/13
APPLICANT	TU 8315 BUNKER HILL RD , IBERIA, MO 65486	201112
APPLICANT	TU 8351 BUNKER HILL RD , IBERIA, MO 65486	201109
APPLICANT	TU 20200 3RD CT 1, IBERIA, MO 65486	

Employment Comparison

COMPANY	POSITION	REPORTED
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APPLICANT TU VCTR CNMAS
 APPLICANT TU VICTORIAN CINEMAS MANAGER

Credit Bureau Report

Scores

528 - TRANSUNION/FICO CLASSIC (98) HANK MESS 333-22-1111
 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
 - LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
 - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
					30	60	90+			
COUNTRYWIDE	04/01/12 09	03/01/13	\$166300 \$164834	\$0	0	0	0	MTG 360 \$1092	AS AGREED TU	B
	Remarks: CONVENTIONAL REAL ESTATE MORTGAGE									
WFFINACPT	11/01/11 16	03/01/13	\$37133 \$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30 TU	B
	Late Dates: 2/13-30									
WF FIN BANK	07/01/12 08	04/01/13 201211	\$500 \$796	\$247	1	1	2	REV MIN \$47	DELINQ 120+ TU	B
	Late Dates: 4/13-120, 3/13-90, 2/13-60, 1/13-30									
	Remarks: CLOSED									
GEMB/JCP	01/01/12 14	03/01/13 201303	\$1000 \$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30 TU	B
	Late Dates: 8/12-30									
FASHION BUG	07/01/05 48	04/01/13 201304	\$1200 \$730	\$0	2	0	0	REV MIN \$37	CUR WAS 30 TU	B
	Late Dates: 5/10-30, 6/09-30									
GOLD N/GEMB	11/01/12 04	04/01/13 201303	\$500 \$488	\$0	0	0	0	REV MIN \$14	AS AGREED TU	J
CAPITAL 1 BK	08/01/08 43	04/01/13 201304	\$1227 \$363	\$0	3	1	1	REV MIN \$15	CUR WAS 90 TU	B
	Late Dates: 11/10-90, 10/10-60, 9/10-30, 5/10-30, 3/10-30									
AFSCI	01/01/03	09/01/04 200409	\$799 \$0	\$0	--	--	--	INST 24 \$0	AS AGREED TU	B
	Remarks: CLOSED									
AFSCI	11/01/02	10/01/03 200308	\$363 \$0	\$0	--	--	--	INST 12 \$0	AS AGREED TU	B
	Remarks: CONDITIONAL SALES CONTRACT									
AMER GEN FIN	11/01/04	11/01/10 200701	\$0 \$0	\$0	--	--	--	INST 48 \$0	PAID CHGOFF TU	J
	Remarks: CONTACT SUBSCRIBER; SECURED BY HOUSEHOLD GOODS AND COLLATERAL									
AMERICREDIT	09/01/07 14	11/01/08 200811	\$18324 \$0	\$0	3	1	0	AUTO 73 \$0	PD WAS 60 TU	B
	Late Dates: 5/08-30, 12/07-30, 11/07-30, 10/07-60									
	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER									
AVCO FINANCE	07/01/03	11/01/04 200410	\$2548 \$0	\$0	--	--	--	INST 36 \$0	AS AGREED TU	B

	Remarks: REFINANCED; SECURED BY HOUSEHOLD GOODS										
AVCO FINANCE	10/01/02	07/01/03	\$2025	\$0	\$0	--	--	--	INST	AS AGREED	B
									36 \$0	TU	
	Remarks: REFINANCED; SECURED										
CAPITAL 1 BK	12/01/07	07/01/11	\$636	\$0	\$0	4	3	0	REV	PD WAS 60	B
	43	201107							\$0	TU	
	Late Dates: 10/10-60, 9/10-30, 4/10-30, 3/10-60, 2/10-30, 8/09-60, 7/09-30										
	Remarks: ACCOUNT CLOSED BY CREDIT GRANTOR										
COUNTRYWIDE	10/01/01	05/01/07	\$117243	\$0	\$0	0	0	0	MTG	FORECLOS	J
	10								360 \$0	TU	
	Late Dates: LAST LATE DATE 05/07										
	Remarks: FORECLOSURE, COLLATERAL SOLD; FHA REAL ESTATE MORTGAGE										
COUNTRYWIDE	08/01/11	04/01/12	\$157000	\$0	\$0	0	0	0	MTG	AS AGREED	B
	06								360 \$0	TU	
	Remarks: ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE MORTGAGE										
FRIEDMANS	08/01/07	12/01/09	\$457	\$0	\$0	1	0	0	INST	PD WAS 30	B
	28	200911							9 \$0	TU	
	Late Dates: 7/09-30										
	Remarks: ACCOUNT CLOSED BY CONSUMER										
HSBC NV	06/01/08	02/01/13	\$600	\$0	\$0	--	--	--	REV	CHARGE OFF	B
		201206							\$0	TU	
	Remarks: PURCHASED BY ANOTHER LENDER										
HSBC NV	12/01/02	10/01/10	\$3500	\$0	\$0	--	--	--	REV	PAID CHGOFF	J
		200607							\$0	TU	
	Remarks: ACCOUNT CLOSED BY CONSUMER										
LANE BRYANT	03/01/00	06/01/08	\$700	\$0	\$0	0	0	0	REV	AS AGREED	B
	23								\$0	TU	
ROADLOANS	05/01/09	11/01/11	\$24477	\$0	\$0	0	0	0	AUTO	AS AGREED	B
	33	201111							72 \$0	TU	
	Remarks: CLOSED										
SEC PAC FIN	12/01/01	01/01/04	\$2342	\$0	\$0	--	--	--	INST	AS AGREED	J
		200312							36 \$0	TU	
	Remarks: CLOSED; NOTE LOAN										
TRIAD FINANC	10/01/08	05/01/09	\$24860	\$0	\$0	0	0	0	AUTO	AS AGREED	B
	07	200905							72 \$0	TU	
	Remarks: CLOSED										
WACHOV/FTU	03/01/03	11/01/04	\$12960	\$0	\$0	--	--	--	AUTO	AS AGREED	J
		200408							\$0	TU	
	Remarks: CLOSED; COLLATERAL: 93 MAZDA MX6										
WASHMTL/PROV	11/01/08	11/01/12	\$1000	\$0	\$0	3	4	11	REV	DELINQ 120+	B
	48	201211							\$0	TU	
	Late Dates: 11/12-120, 10/12-120, 9/12-90, 8/12-60, 7/12-30, 11/10-60, 10/10-30, 5/10-120, 4/10-120, 3/10-120, 2/10-120, 1/10-90, 12/09-90, 11/09-90, 10/09-90, 9/09-60, 8/09-60, 7/09-30										
	Remarks: ACCOUNT CLOSED BY CONSUMER										
WFNNB/DRSBRN	04/01/02	04/01/07	\$500	\$0	\$0	--	--	--	REV	AS AGREED	B
		200404							\$0	TU	
FST USA BK B	02/01/03	10/01/09	\$2500	\$0	\$0	--	--	--	REV	BANKRUPTCY	B
		200607							\$0	TU	
	Remarks: CHAPTER 7 BANKRUPTCY										

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

Court: ROCKVILLE FE	Ref #: P000001	Status: DISCHARGED
Action Type: CHAPTER 7 BANKRUPTCY	File Date: 11/01/06	Amount: \$0
Reported By: TU	Plaintiff:	Status Date: 08/01/07

Consumer: APPLICANT

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	EOCA
RELS CREDIT	ALL	03/14/13	TU		
ATLANTIC CRE	ALL	02/24/13	TU		
CREDIT RSRCH	ALL	02/03/13	TU		
CNTRWD CMD	ALL	01/07/13	TU		
EQUITY ONE	ALL	12/01/12	TU		
RELS CREDIT	ALL	08/05/12	TU		
FAC	ALL	07/27/12	TU		
WFF	ALL	07/09/12	TU		
WFF	ALL	07/01/12	TU		
CNTRWD CMD	ALL	06/29/12	TU		
FAC	ALL	06/23/12	TU		
CNTRYWD FSL	ALL	03/09/12	TU		
EXCEL	ALL	11/17/11	TU		
CITI AUTO	ALL	11/11/11	TU		
AMERICREDIT	ALL	11/11/11	TU		
WFF	ALL	11/11/11	TU		
LANDSAFE CRT	ALL	08/11/11	TU		
LANDSAFE CRT	ALL	07/03/11	TU		
LANDSAFE CRT	ALL	05/28/11	TU		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
AMER GEN FIN	F 0654NBW3	PO BOX 635, LANHAM, MD 20703	301-7314433
AMERICREDIT	F 00027016	801 CHERRY ST SUITE 3900, FT WORTH, TX 76102	800-2842271
ARCADIA FIN	F 00008770	5457 TWIN KNOLLS SUITE 021, COLUMBIA, MD 21045	410-7722000
ASSOCIATES FINCL SERVICE	F 015BL5JH	10541 GREENBELT RD, LANHAM, MD 20703	301-262-2030
AVCO FINANCE	F 0321E759	9418 ANNAPOLIS RD, LANHAM, MD 20703	301-7314433
CAPITAL 1 BK	B 01DTV001	11013 W BROAD ST, GLEN ALLEN VA 23060	
COUNTRYWIDE	Q 0427S002	400 COUNTRYWIDE WY SV416, SIMI VALLEY, CA 93065	805-5205100
CREDIT RSRCH	Z 00200078	1 CLYDE RD., SOMERSET, NJ 08873	
FASHION BUG	C 09632003	PO BOX 84073, COLUMBUS, GA 31908	
FRIEDMANS JEWELERS	J 01VB8001	4 STATE ST, SAVANNAH, GA 31401	
FST USA BK	B 07519152	3 CHRISTIANA 201 N WALNUT, WILMINGTON, DE 19801	
HOUSEHOLD BANK	B 07991187	POB 98706, LAS VEGAS, NV 89193	
LANDSAFE CRT	Z 07183223	155 N LAKE AVE MS 3-162, PASADENA, CA 91101	
LANE BRYANT MAILORDER	C 0131P008	4590 E BROAD ST, COLUMBUS, OH 43213	800-8889265
ROCKVILLE FE	Z 04887371	6500 CHERRYWOOD, GREENBELT, MD 20770	301-3448018
SEC PAC FIN	F 04071924	6525 BELCREST RD, HYATTSVILLE MD 20782	(301) 864-6435
TRIAD FINANCIAL CORP	F 01NNX001	7711 CENTER AV SUITE 250, HUNTINGTON BEA, CA 92647	800-8986076
WACHOVIA BANK NA IL VA/F	B 0362N346	P.O. BOX 13327, ROANOKE, VA 24040	800-8290192
WELLS FARGO FINANCIAL AC	F 0627244B	1 INTERNATIONAL PL SUITE 300, PHILADELPHIA, PA 19113	800-3577501
WELLS FARGO FINANCIAL BA	B 08710005	1200 NORTHWEST AVE, SIOUX FALLS, SD 57104	605-3363933
WFFINACPT	F 01270410	3201 N FOURTH AVE, SIOUX FALLS, SD 57104	605-3363933
WFNNB/DRSBRN	C 01NZ8006	4653 W MAIN ST, COLUMBUS, OH 43251	800-2620180

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 09:18:38 AM	RECORD FOUND

Repository Referral

TransUnion Consumer Relations

www.transunion.com/myoptions
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
800-888-4213

Comments

*** End of Credit Report ***

Investigative

Nationwide Criminal History

RESULTS

Records Found

NAME SEARCHED NESS, HANK SEARCH DATE 03-29-2016 9:14 AM MDT
DOB SEARCHED 04-01-1974 SEARCH SCOPE
JURISDICTION NATIONWIDE
JURISDICTION(S) SEARCHED

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

Florida Dept of Corrections

Offender:

Full Name: MESS, HANK
DOB: 1971-04-27
Gender: MALE
Race: WHITE
Height: 5 9
Weight: 165
Hair Color: BROWN
Eye Color: BROWN
Provider: Florida Dept of Corrections
State: FL

Offense:

Description: COCAINE - POSSESSION
Offense Type: FELONY
Offense Date: 2006-03-05
Origin: Crime
County: PUTNAM
Custody: SUPERVISION TYPE: DRUG OFFENDER PROBATION
Community Sentence Date: 2006-11-22
In-Custody Date: 2006-11-22
Community Supervision Length: 0Y 18M 0D
Classification Status: SUSPENSE
Current As Of Date: 2009-04-01
Community Case Number: 1110600525
Data Type: 1
Verified Address: 130 ORIE GRIFFIN BLVD PUTNAM COUNTY JAIL PALATKA, FL 32177
Origin: Arrest
Scheduled Termination Date: 2008-05-21
Current Location: DAYTONA BEACH

Putnam County

Offender:

Full Name: MESS, HANK
DOB: 1971-04-27
Address: 136 SANTA BARBARA STREET
EAST PALATKA, FL 32131-0000
Provider: Putnam County
State: FL

Offense:

Description: ISSUING A WORTHLESS CHECK
 DispositionDescription: ADJUDICATED GUILTY/DELINQUENT
 Offense Type: MISDEMEANOR
 File Date: 2003-03-10
 Origin: Crime
 Statute Code: 2208
 Case Number: 11103001093YYYYA
 Court Decision Date: 2003-06-25
 Prosecution Decision Date: 2003-03-10

Putnam County

Offender:

Full Name: MESS, HANK
 DOB: 1971-04-27
 Address: 136 SANTA BARBARA STREET
 EAST PALATKA, FL 32131-0000
 Provider: Putnam County
 State: FL

Offense:

Description: GRAND THEFT AUTO
 DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR
 Offense Type: FELONY
 File Date: 2006-01-11
 Origin: Crime
 Statute Code: 3255
 Case Number: 11106000089CFMX
 Prosecution Decision Date: 2006-12-01

Offense:

Description: CRIMINAL MISCHIEF - MORE THAN \$200 LESS THAN \$1000
 DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR
 Offense Type: MISDEMEANOR
 File Date: 2006-01-11
 Origin: Crime
 Statute Code: 1957
 Case Number: 11106000089CFMX
 Prosecution Decision Date: 2006-12-01

Putnam County

Offender:

Full Name: MESS, HANK
 DOB: 1971-04-27
 Address: 136 SANTA BARBARA STREET
 EAST PALATKA, FL 32131-0000
 Provider: Putnam County
 State: FL

Offense:

Description: POSSESSION OF COCAINE
 DispositionDescription: ADJUDICATED GUILTY/DELINQUENT
 Offense Type: FELONY
 File Date: 2006-03-07
 Origin: Crime
 Statute Code: 2620
 Case Number: 11106000525CFMX
 Court Decision Date: 2006-11-22
 Prosecution Decision Date: 2006-03-14

Offense:

Description: USE OR POSSESSION OF DRUG PARAPHERNALIA
 DispositionDescription: NO ACTION TAKEN BY THE PROSECUTOR
 Offense Type: MISDEMEANOR

File Date:	2006-03-07
Origin:	Crime
Statute Code:	2465
Case Number:	11106000525CFMX
Prosecution Decision Date:	2006-03-14

WARNING: Based on the information provided CLC Screenings searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. CLC Screenings does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Nationwide Eviction

RESULTS	Records Found		
NAME SEARCHED	NESS, HANK	SEARCH DATE	03-29-2016 9:14 AM MDT
JURISDICTION	NATIONWIDE	SEARCH SCOPE	

SUNSHINE MOBILE HOME PARK VS MESS, HANK

Defendant

Full Name:	MESS, HANK
Address:	9320 N JEFFERSON ST
City, State Zip:	TAMPA, FL 33602

Plaintiff

Full Name:	SUNSHINE MOBILE HOME PARK
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Judgment Information:

Case Number:	003451LT
CaseType:	UNLAWFUL DETAINER
Case Disposition:	Civil Judgment
Court Location:	TAMPA DISTRICT COURT
Reference Id:	4938A
Amount:	POSSESSION ONLY
Filed Date:	2009-05-23

SPRING HILL APARTMENTS VS MESS, HANK

Defendant

Full Name:	MESS, HANK
Address:	359 AUBURN ST
City, State Zip:	ASHBURN, VA 20148

Plaintiff

Full Name:	SPRING HILL APARTMENTS
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Judgment Information:

Case Number:	32589239
CaseType:	LANDLORD/TENANT
Case Disposition:	Civil New Filing
Court Location:	LOUDOUN DISTRICT COURT
Reference Id:	3920A
Amount:	\$50
Filed Date:	2010-03-05

MORTENSEN INVESTMENTS LLC VS MESS, HANK

Defendant

Defendant

Full Name: MESS, HANK
Address: 39582 SUMMER BVD #23
City, State Zip: ASHBURN, VA 20148

Plaintiff

Full Name: MORTENSEN INVESTMENTS LLC

Judgment Information:

Case Number: 9382939
CaseType: CIVIL NEW FILING
Case Disposition: Civil New Filing
Court Location: LOUDOUN DISTRICT COURT
Reference Id: 103955A
Amount: \$1500
Filed Date: 2011-12-28

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from CLC Screenings.

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

*** End Of Report ***
