



**Background Screening Report**

Premium Credit Bureau  
 2412 NW 87 PLACE  
 Doral, FL 33172  
 Phone: 305-468-1560 / 800-322-8825  
 Fax: 305-468-1565

**Application Information**

APPLICANT	TESTCASE, MARISOL	SSN	XXX-XX-0001	DOB	01-01-XXXX
ADDRESS(ES)	220 LOCUST AV	CITY / STATE / ZIP	MIAMI, FL 33178		

**Investigative**

**InstaEviction Single State Search**

RESULTS	<b>Records Found</b>		
NAME SEARCHED	TESTCASE, MARISOL	SEARCH DATE	10-09-2014 10:41 AM MDT
JURISDICTION	FLORIDA	SEARCH SCOPE	

**WILLOUGHBY REAL ESTATE CO INC VS WORKEMAN, TANGELA**

**Defendant**

Full Name: TESTACASE, MARISOL  
 Address: 1632 LOCUST AVE  
 City, State Zip: WASHINGTON, DC 20020

**Plaintiff**

Full Name: TEST REAL ESTATE CO INC

**Judgment Information:**

Case Number: 9999999999  
 CaseType: CIVIL NEW FILING  
 Case Disposition: Civil New Filing  
 Court Location: WASHINGTON DC SUPERIOR COURT - LANDLORD TENANT/SMALL CLAIMS  
 Reference Id: 9999999999  
 Amount: \$1500  
 Filed Date: 2009-05-26

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 Premium Credit Bureau.

**Credit**

**Scores**

- 741 - TRANSUNION/FICO CLASSIC (98)** MARISOL TESTCASE XXX-XX-0001
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)
  - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 012)
  - TOO MANY INQUIRIES LAST 12 MONTHS (CODE 008)
  - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 030)
  - INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)
- 743 - EQUIFAX/FACTA BEACON 5.0** MARISOL TESTCASE XXX-XX-0001
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 00030)
  - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 00014)

- TOO MANY INQUIRIES LAST 12 MONTHS (CODE 00008)
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 00012)

---

**Public Records**


---

NO PUBLIC RECORDS DEVELOPED

---

**Credit Bureau Report**


---



---

**Credit History**


---

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
USAA FED SVG	03/01/09 08	11/01/09 11-2009	\$31206	\$28626	\$0	0	0	0	AUTO \$533	AS AGREED	B
<b>Remarks:</b> COLLATERAL: 2005 TOYOTA 4RUNNER											
CHASE	05/01/09 06	12/01/09 12-2009	\$4000	\$228	\$0	0	0	0	REV MIN \$10	AS AGREED	B
ASSOC/CITI	03/01/05 48	11/01/09 11-2009	\$1800	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
BEALLS	07/01/09 01	07/01/09 07-2009	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CATO	12/01/05 28	06/01/08 04-2006	\$200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> CLOSED											
CITI	12/01/09	12/01/09	\$2300	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
DISCOVER FIN	01/01/07 34	12/01/09 12-2008	\$7500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER											
GEMB/JCP	09/01/06 38	12/01/09 05-2008	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
GEMB/OLDNAVY	10/01/08 14	12/01/09 05-2009	\$1200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
HSBC/MCRAES	03/01/06 33	10/01/09 08-2009	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
MBNA AMERICA	12/01/09	12/01/09 12-2009	\$7500	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
NBGL-MCRAES	03/01/06 09	01/01/07 10-2006	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER											
TOYOTA MTR	03/01/09 01	04/01/09 04-2009	\$30973	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
<b>Remarks:</b> CLOSED											
VERIZON SW	05/01/09	11/01/09 11-2009	\$0	\$0	\$0	--	--	--	INST \$0	AS AGREED	B
<b>Remarks:</b> UTILITY COMPANY											

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

---

**Prior Inquiries**


---

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
----------	--------------	------	-----	------------------	------

CHASE CREDIT	ALL	12/23/09	TU
CREDSTAR	ALL	12/23/09	EF
CITI	ALL	11/17/09	TU
FIRST USA NA	ALL	05/27/09	TU
ANDELER	ALL	05/06/09	EF
USAA	ALL	03/10/09	EF
CARLOCK TOYO	ALL	03/09/09	TU
CTUPELO	ALL	03/09/09	EF
TOYOTA CRE	ALL	03/09/09	EF
CINGULR-MS	ALL	01/21/09	EF
CINGULR-MS	ALL	01/17/09	EF
FED GOVT	ALL	11/26/08	EF
GEMB/OLDNY	ALL	10/24/08	EF

**Address Comparison**

		ADDRESS	REPORTED
		220 LOCUST AVENUE MIAMI, FL 33178	12/28/09
APPLICANT	TU	220 LOCUST AV , ANTHILL, MO 65488	09-2009
APPLICANT	TU	7144 S JAMACHA RD , ANTHILL, MO 65488	08-2009
APPLICANT	EF	220 LOCUST AVE , ANTHILL, MO 65488	06-2009
APPLICANT	EF	7144 S JAMACHA RD , ANTHILL, MO 65488	03-2005

**Employment Comparison**

		COMPANY	POSITION	REPORTED
APPLICANT	TU	FLETCHER MOTORCARS	CAR SALES	

**Personal Information Comparison**

	NAME	SOC SEC	DOB	AKA
APPLICANT	TESTCASE, MARISOL	XXX-XX-0001	01/01/XXXX	
TU/EF	TESTCASE, MARISOL		01/01/XX	MARISOL L TESTCASE TESTCASE,LEMUS,M DOB: 05/27/80 MARISOL LEMUS TESTCASE DOB: 05/27/80 LEMUS TESTCASE

**Credit Summary**

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	12/01/09
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	03/01/05
PUBLIC RECORDS	0	INQUIRIES	13

**Financial Summary**

	#	PAYMENT	TTL PAST DUE	UTILIZATION	
MORTGAGE	0	\$0	\$0	0%	PROPOSED RENT
INSTALLMENT	3	\$533	\$28626	31%	STATED MONTHLY INCOME
OPEN	0	\$0	\$0	0%	INCOME TO RENT RATIO
REVOLVING	11	\$10	\$228	0%	INCOME TO DEBT RATIO
OTHER	0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO
	14	\$543	\$28854	32%	

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****Repository Remarks**

## NO REPOSITORY REMARKS DEVELOPED

## Source Information

Creditors			
CREDITOR	SUB CODE	ADDRESS	PHONE
ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CATO'S	906CG02874	8100 DEMARK ROAD, CHARLOTTE NC 28210	
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOO, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
DISCOVR CD	155BB03747	PO BOX15316, WILMINGTON DE 19850	800-347-2683
FEDERAL GOVERNMENT A	497VF00148	OFFICE OF PERSONAL MANAGE, BOYERS, PA 16018	412-794-6733
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
JCP/MCCBG	404FF03555	PO BOX 27570, ALBUQUERQUE NM 87125	MAIL ONLY
MBNA AMER	801ON00630	400 CHRISTIANIA ROAD, NEWARK DE 19713	800-421-2110
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
MCCBG/ONAV	404FF03662	BRANCH C11A, ROSWELL GA 30076	877-222-6868
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
NBGL-MCRAE'S	433DC00026	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600
USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265
USAA FSB	905BB02443	10750 INTERSTATE HWY. 10, SAN ANTONIO TX 78265	MAIL ONLY

## Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	12/28/09 08:57:33 AM	RECORD FOUND
APPLICANT	TRANSUNION	12/28/09 08:57:33 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	Equifax Credit Information Services P.O. Box 740241 Atlanta, GA 800-685-1111
--	---

## Comments

\*\*\* End of Credit Report \*\*\*

## State Criminal Records Search

RESULTS	<b>Records Found</b>	
NAME SEARCHED	TESTCASE, MARISOL	SEARCH DATE 10-09-2014 10:39 AM MDT
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE
JURISDICTION	FLORIDA	

## Broward County - Supplemental

## Offender:

Full Name:	TESTCASE, MARISOL
DOB:	01-01-1983
Gender:	FEMALE

Race: BLACK  
 Provider: Broward County - Supplemental  
 State: FL

**Offense:**

Description: CARELESS DRIVING  
 Arresting Agency: BROWARD SHERIFF OFFICE  
 Offense Date: 2012-05-04  
 File Date: 2012-05-16  
 Origin: Crime  
 Uniform Case Number: 999999999999  
 Case Number: 999999999999  
 Charge Status: DISPOSITION ENTERED  
 Count: 1  
 Court Type: TRAFFIC INFRACTIONS  
 Case Status: DISPOSED  
 Statute Code: 316.1925(1)  
 Case Type: TRAFFIC INFRACTIONS  
 Court Location: WEST COURTHOUSE

**Offense:**

Description: FAILURE TO PROVIDE PROOF OF INSUR  
 Arresting Agency: BROWARD SHERIFF OFFICE  
 Offense Date: 2012-05-04  
 File Date: 2012-05-16  
 Origin: Crime  
 Uniform Case Number: 999999999999  
 Case Number: 999999999999  
 Charge Status: DISPOSITION ENTERED  
 Count: 2  
 Court Type: TRAFFIC INFRACTIONS  
 Case Status: DISPOSED  
 Statute Code: 316.066(1)(C)  
 Case Type: TRAFFIC INFRACTIONS  
 Court Location: WEST COURTHOUSE

**Dade County - Supplemental**

**Offender:**

Full Name: TESTCASE, MARISOL  
 DOB: 01-01-1983  
 Provider: Dade County - Supplemental  
 State: FL

**Offense:**

Description: RESIST OFF W/VIOL  
 DispositionDescription: NOLLE PROS-COMP PTI  
 Offense Type: FELONY  
 File Date: 1993-10-04  
 Origin: Crime  
 Case Number: 999999999999  
 Close Date: 1994-06-07  
 Defendant In Jail: N  
 State Case Number: 999999999999  
 Count: 1

**Offense:**

Description: DISORDERLY CONDUCT  
 DispositionDescription: NO ACTION  
 Offense Type: MISDEMEANOR  
 File Date: 1993-10-04

Origin:	Crime
Case Number:	999999999999
Close Date:	1994-06-07
Defendant In Jail:	N
State Case Number:	999999999999
Count:	2

**Dade County - Supplemental****Offender:**

Full Name:	TESTCASE, MARISOL
DOB:	01-01-1983
Provider:	Dade County - Supplemental
State:	FL

**Offense:**

Description:	ASSAULT/AGG/DWEAP
DispositionDescription:	NOLLE PROS-COMP PTI
Offense Type:	FELONY
File Date:	1993-10-26
Origin:	Crime
Case Number:	999999999999
Close Date:	1994-06-07
Defendant In Jail:	N
State Case Number:	199999999999
Count:	1

WARNING: Based on the information provided Premium Credit Bureau 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. Premium Credit Bureau 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.

---

**Credentials**


---

**Instant Driving Records****RESULTS****License Not Found**

STATE OF ISSUE	Florida	SEARCH DATE	10-09-2014 10:54 AM MDT
LICENSE NUMBER	T123456837890		

**RESULTS****License Found With Records**

STATE OF ISSUE	California	SEARCH DATE	10-08-2014 10:24 AM MDT
LICENSE NUMBER	T123456837890		

License Number:	T123456837890
License State:	CA
Full Name:	LATHOUWERS, TYLER SCOTT
DOB:	1993
Gender:	M
Height:	602
Weight:	220
Hair Color:	
Eye Color:	

**License Info**

-----  
 Status: VALID  
 Class: Class C Non-Commercial  
 Expiration Date: 2017-02-22  
 Issue Date: 2012-10-04  
 Restriction: 01 - Must wear corrective lenses when driving.,46 - Must wear corrective lenses when driving commer.  
 Restriction Desc: 01 - Must wear corrective lenses when driving.,46 - Must wear corrective lenses when driving commer.

**Other License Info**

MVR Status: MVR found  
 MVR Score: An invalid driver license (unknown, cancelled, suspended, revoked, etc), or an MVR with less than 3 years history (or unknown), or a not clear MVR. (1)

**Medical Certificate**

Description: H - HEALTH QUESTIONNAIRE  
 Expiration Date: 2012-08-05  
 Additional Info: MEDICAL CERTIFICATE

Self Certification

**Messages**

Approximate Year of Original Issued: 2012  
 H - Health Questionnaire  
 Medical Exam/Health Questionnaire Exp. Date: 08/05/2012  
 Pending Status: D - Driver License application pending

**ACCIDENT**

Accident Date: 2012-08-11  
 Accident Description: California accident, reported by CHP  
 Miscellaneous: Record Updated Date: 09/22/2014  
 Event Type: ACCIDENT  
 State Code: D  
 Vehicle License: 9999999  
 FR Report Number: 9999999  
 Accident Report Number: 9999999  
 County or Location: KERN COUNTY

CAUTION: Based On The Information Provided We Searched The Above Mentioned States(s) For Driving Records And Found No Individual By This Identification. Further Investigation May Be Warranted. Call For Assistance!

---

**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 \*\*\*

---