

**Report Prepared For:**

**ARMAN HARTOYAN**

**Account #: 43550**

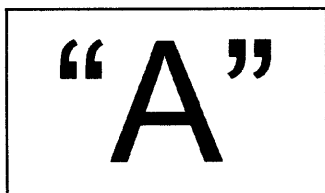
**Date: 07/23/2014 11:30 am**

**Type of Report(s): Experian, National Eviction (2)**

**Search Information Provided**

**Name:** SSN: xxx-xx-0156 **DOB:** xx/xx/1984  
**Current Address:** Los Angeles, CA 90049 **Years: Months:**  
**Current Job Income: /mo. Years: Months:**  
**Property applied to:** **Sec. Deposit:** 0.00 **Roommates:** 1

**AOA Credit Report Grade Based on Grading Rules**



Your applicant PASSED the criteria for grade A.

Note: This applicant received a pass or fail based on meeting 100% of the criteria for each grade. It is strongly recommended that you also: 1) obtain an eviction report, 2) obtain a TeleCheck report, 3) obtain a copy of their driver's license, 4) confirm applicant's employment and income, 5) confirm past and current residences, 6) take a picture of pets, if allowed, and all individuals planning to live in your unit, 7) do not discriminate, and 8) attend AOA's training seminars.

**Applicant SnapShot**

**Score:** 762 (New Experian/Fair, Isaac Model)

**Eviction/Landlord Records:** OK

**Criminal Records:** OK

**Experian Report:** Applicant Found

Monthly count of negative and positive accounts in last two years:

<b>Positive Accounts</b>	2014	5	5	5	5	5	5	5	2013	5	5	5	5	5	5	5	5	4	4	4	4	2012	5	5	5	5	6	
		Jul	Jun	May	Apr	Mar	Feb	Jan		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		Dec	Nov	Oct	Sep	Aug	
<b>Negative Accounts</b>	2014	0	0	0	0	0	0	0	2013	0	0	0	0	0	0	0	0	0	0	0	0	0	2012	0	0	0	0	0
		Jul	Jun	May	Apr	Mar	Feb	Jan		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		Dec	Nov	Oct	Sep	Aug	

**Total Debt:** \$4,007 **Total Monthly Payments:** \$64

**Begin Report Section: Experian**

**Consumer Credit Report (Experian)**

**Applicant Name:**

**Employer:**

**Alt. Name:**

**Current Address:** , LOS ANGELES, CA 90049-9004 (10/11 - 04/13) **Emp Address:**

**Previous Address:** TRACY, CA 95304-9530 (05/07 - 02/12) **Date of Birth:** MATCHES

**Previous Address:** LOS ANGELES, CA 90049-9004 (10/09 - 07/10)

**Address Match:** CITY-ONLY MATCH

**Credit Score:** 762 (New Experian/Fair, Isaac Model)

**Score Factors:**

- Length of time accounts have been established
- Number of recent inquiries
- Number of accounts with balances
- Proportion of balance to high credit on bank revolving or all revolving accounts

**Credit Agency Notice (Experian)**

The following advisory message(s) were returned from the credit agency:  
**Social security number does not match record on file, but is similar**

**Summary of Accounts**

**Positive:** 6      **Negative:** 0      **Public Record:** 0      **Collection:** 0

**Credit Summary**

<u>No of Accounts</u>	<u>Payment Record</u>	<u>No of Accounts</u>	<u>Payment Record</u>
6	Pays or paid as agreed		

**Trade Totals**

	<u>Limit</u>	<u>High Balance</u>	<u>Balance</u>	<u>Past Due</u>	<u>Payment</u>	<u>Available</u>
<b>Installment Totals</b>						
<b>Revolving Totals</b>	75,400	22,389	4,007	0	64	95%
<b>Open Totals</b>						
<b>Grand Totals</b>	<b>75,400</b>	<b>22,389</b>	<b>4,007</b>	<b>0</b>	<b>64</b>	

**Creditor Records (Revolving Accounts)**

<u>Name</u>	<u>Opened</u>	<u>Balance</u>	<u>Limit</u>	<u>High Bal</u>	<u>Past Due</u>	<u>Payment Rating/Status</u>
CITI	04/13	1,832	22,000	2,827		27 Pays as agreed
AMEX	04/07	131	13,600	1,129		Pays as agreed
CHASE	06/10	0	8,500	61		Pays as agreed
CHASE	01/12	2,044	17,900	15,697		25 Pays as agreed
CAP ONE	01/09	0	2,000	1,681		Pays as agreed
AMEX	03/07		11,400	994		Pays as agreed

**Creditor Payment Records**

**Legend**

Ⓞ OK Paid as agreed Ⓣ 30 30 days overdue Ⓟ 60 60 days overdue Ⓡ 90 90 days overdue Ⓡ+ 90+ 90+ days overdue  
 Ⓜ Wage Earner Plan (Ch. 13) ⓇP Repossession Ⓢ Collection/Charge Off/Bad Debt/Skip Ⓝ No Update

<u>Name</u>	<u>Status</u>
CITI	Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK Ⓞ OK

AMEX	2014	Jul	Jun	May	Apr	Mar	Feb	Jan	2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	2012	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
CHASE	2014	Jul	Jun	May	Apr	Mar	Feb	Jan	2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2012	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
CHASE	2014	Jul	Jun	May	Apr	Mar	Feb	Jan	2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2012	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
CAP ONE	2014	Jul	Jun	May	Apr	Mar	Feb	Jan	2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2012	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
AMEX	2014	Jul	Jun	May	Apr	Mar	Feb	Jan	2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2012	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	2012	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2011	Dec	Nov	Oct	Sep	Aug	Jul	Jun		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Inquiries	
Name	Date
CREDCO	03/20/14
SETTLEMENTONE	09/23/13
CBNA	04/17/13

**End of Experian Report Section**

**Criminal Data Disclaimer**  
 The reporting of criminal records varies according to restrictions placed on reporting by the different court jurisdictions. While AOA has applied industry best practices in the attempt to accurately match and report the following information, the end user should cross check the applicant supplied information with the date of birth, middle name, physical descriptors and geographical areas where the applicant has lived to determine a positive match. Any criminal records listed herein must be carefully reviewed by the end user of this report prior to making any decision.

**Most Wanted List: Name Matches (check carefully)**  
 No matching criminal records found for subject (xxx-xx-0156)

**Terrorist: Name Matches (check carefully)**  
 No matching terrorist records found for subject (xxx-xx-0156)

**Sex Offender Report: Name Matches (check carefully)**  
 No matching criminal records found for subject (xxx-xx-0156)

**Supplemental Data Resource**  
 Caution: The supplemental resource list is not part of the consumer report. It does not represent derogatory information on the consumer. These listings are provided solely as a resource tool, designed to provide additional possible sources of information that may or may not relate to the applicant. The customer is encouraged to contact these listings to determine whether additional information is available in connection with the applicant.

**Important Note:** If a rental applicant is refused for any reason based on information in this report, you are required by law to give the applicant a "Denial of Application to Rent" letter.

**#1 National Eviction Search/Civil Records**

No matching eviction records found for subject (xxx-xx-0156)  
No similar name matches found

**#2 National Eviction Search/Civil Records**

No matching eviction records found for subject (xxx-xx-0156)  
No similar name matches found

**This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations, Neither AOA, nor its sources or distributors warrant such information nor shall they be liable for your use or reliance upon it.**

End of Report.

**Important Note:** *If a rental applicant is refused for any reason based on information in this report, you are required by law to give the applicant a "Denial of Application to Rent" letter.*

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