


SmartMove's SmartCheck Plus Sample Report

Credit Report:

 **Credit Report** 5/16/2023 3:16 PM

Applicant Information Submitted

Name: [REDACTED] **SSN Message:** SSN Match (confirmed by bureau)

Address: [REDACTED]

[REDACTED]

Addresses

Current Address	Current Address	Current Address
[REDACTED]	[REDACTED]	[REDACTED]

Employment

[REDACTED]

Profile Summary

Record Counts

Tradelines: **33** Collections: **0** Public Records: **0** Inquiries: **4**

Derogatory Items

Negative Tradelines: **0** Tradelines with any historical negatives: **0** Occurrence of any historical negatives: **0**

Tradeline Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	11						65%
Installment	17						N/A
Mortgage	5						N/A
Open	0						N/A
Closed w Bal	-						N/A
Total	33						N/A

ResidentScore

ResidentScore

791

Score Factors

Insufficient payment activity over the last year
Bankcard account balances are too high in proportion to credit limits
Too many inquiries

JPMCB CARD

Industry: Banks
Loan Type: Flexible Spending Credit Card
Loan Terms: Revolving MIN
Account Type: Authorized user on account

Opened: 07/05
Verified: 05/23
Closed:
Paid:

Balance:
Past Due:
Credit Limit:
Payment Amount:



Status: 01: Paid or paying as agreed
Notes: Automated account

Payment History

2023	Apr	Mar	Feb	Jan								
	✓	✓	✓	✓								
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May				
	✓	✓	✓	✓	✓	✓	✓	✓				

Late Payment Summary (48 Months)



National Criminal Report:

Criminal Report

⚠ Before reviewing these results, read the [Record Elimination Report](#) for guidelines on matching a record to an applicant.

Application #: 1000016852835

Created on date: 2023-05-16

[REDACTED]

Age: [REDACTED]

[REDACTED]

Criminal Records*

0 Records Available

Most Wanted List

0 Records Available

National Sex Offender

0 Records Available

Potential OFAC Match

0 Records Available

*The National Criminal Report is subject to federal, state and local laws that may limit or restrict SmartMove's ability to return some records. Criminal results are not available to return for Delaware, Hawaii, Kentucky, Massachusetts, New Jersey, South Dakota, Wyoming and Cook County, Illinois.

National Eviction Report

Eviction Related Proceedings Report

Application #: 1000016852835

Created on date: 2023-05-16

[REDACTED]

Age: [REDACTED]

[REDACTED]

No Records Available*