


# SmartMove's SmartCheck Premium 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	[REDACTED]					65%
Installment	17	[REDACTED]					N/A
Mortgage	5	[REDACTED]					N/A
Open	0	[REDACTED]					N/A
Closed w Bal	-	[REDACTED]					N/A
Total	33	[REDACTED]					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

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

## 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\*

# \$ Income Insights Report

5/18/2023

## TransUnion's Income Estimate <sup>(i)</sup>



We estimate Cameron's income is close to or higher than what they reported\*.

\*Applicant Self Reported Income: [REDACTED] Per Year <sup>(i)</sup>

---

## Estimated Income to Rent <sup>(i)</sup>

We estimate Cameron's household income may be at least [REDACTED] **the annual rent.**