

TransUnion Full Credit Report Sample Report

Full Credit Report

TransUnion Full Credit Report

Powered by TransUnion^{tu}

Credit

CAMERON SMITH

SSN Message: Exact SSN match

Address

Current Address

Reported: 09/20

Previous Address

Reported: 09/18

Second Previous Address

Profile Summary

Record Counts

Tradelines	Collections	Public Records	Inquiries
33	N/A	N/A	3

Derogatory Items

Negative Tradelines	Tradelines with any historical negatives	Occurrences of any historical negatives
0	0	0

Tradeline Summary

Revolving

Count 11
Past Due N/A

High Credit
Payment

Credit Limit
Available

Balance

Installment

Count 17
Past Due N/A

High Credit
Payment

Credit Limit N/A
Available N/A

Balance

Mortgage

Count 5
Past Due N/A

High Credit
Payment

Credit Limit N/A
Available N/A

Balance

Open

Count N/A
Past Due N/A

High Credit N/A
Payment N/A

Credit Limit N/A
Available N/A

Balance N/A

Closed w Bal

Count N/A
Past Due N/A

High Credit N/A
Payment N/A

Credit Limit
Available

Balance N/A

Total

Count 33
Past Due N/A

High Credit
Payment

Credit Limit
Available

Balance

Resident Score

Resident Score

791

Key Factors

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

AMERIHOM MTG

Opened	██████████	Closed	N/A	Verified	05/23
Paid	N/A	Balance	██████████	Past Due	N/A
Payment Amount	N/A	Credit Limit	N/A	Loan Terms	Mortgage
Industry	Finance or Personal	Loan Type	Conventional Real Estate Mortgage		
Account Type	Joint account	Status	Paid or paying as agreed		
Remarks	-	Notes	Automated Account		

Payment History Summary
(15 months)

30 days	60 days	90 days	120 days
0	0	0	0

Payment History

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

Inquiries

Date	██████████
Name	US BANK
Kind of Business	Banks
Date	██████████
Name	CREDCO
Kind of Business	Finance or Personal
Date	██████████
Name	CREDCO
Kind of Business	Finance or Personal

Nationwide Criminal History:

Criminal

Profile Summary

CAMERON SMITH

Criminal Record

0

National Sex Offender

0

Most Wanted List

0

Potential OFAC Match

0

Nationwide Eviction History:

Eviction Related Proceedings


Profile Summary

Number of Proceedings Available


0

Add-Ons

Judgment and Liens (+\$7):

		Background Screening Report	
		RentPrep 1821 Como Park Blvd Lancaster, NY 14086 Phone: 888-877-8501 Fax: 888-887-1491	
FILE NUMBER	518184	REPORT DATE	05-30-2023 Jessi P
REPORT TO	CAMERON SMITH	ORDER DATE	05-30-2023
		TYPE	Judgements/Liens Only
Application Information			
APPLICANT		SSN	
DRIVERS LICENSE		PHONE NUMBER	
E-MAIL		DOB	
ADDRESS(ES)		CITY / STATE / ZIP	
Investigative			
Lien and Judgment Filings Search			
RESULTS	No Reportable Records Found		
NAME SEARCHED	SMITH, CAMERON	SEARCH DATE	05-30-2023 8:59 AM MDT
DOB SEARCHED		SEARCH SCOPE	
JURISDICTION	NATIONWIDE		
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. NOTE: The information in this report is provided to supplement the authorized recipient's other processes to identify potential misrepresentations. This data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. This report or data may not be resold.			
*** End Of Report ***			

Income Verification (+\$10):



Automated income verification powered by Payscale

Income Report for Cameron Smith

Date Created: 05/30/2023
Property: 123 center st

The Net Income to Rent Multiplier of 3.0x is above your threshold of 2.5x

Property Monthly Rent: \$2,200.00
Recurring Monthly Income: \$6,667.73

Net Income Summary

Date Range: 05/31/2022 - 05/30/2023

Account Balances Summary

Net Income Sources

Recurring Income Sources Breakdown

Deposit Name	Amount	Date
[REDACTED]	\$ [REDACTED]	05/18/2023
[REDACTED]	\$ [REDACTED]	04/26/2023
[REDACTED]	\$ [REDACTED]	04/13/2023
[REDACTED]	\$ [REDACTED]	03/14/2023
[REDACTED]	\$ [REDACTED]	02/27/2023
[REDACTED]	\$ [REDACTED]	02/13/2023

Non-Recurring	Total by Source	Monthly by Source	Start Date	End Date	Institution
[REDACTED]	\$ [REDACTED]	\$ [REDACTED]	11/29/2022	05/01/2023	Wells Fargo
[REDACTED]	\$ [REDACTED]	N/A	12/29/2022	12/29/2022	Wells Fargo
ATM Deposit	\$ [REDACTED]	N/A	04/26/2023	04/26/2023	Wells Fargo
MOBILE DEPOSIT : REF NUMBER :XXXXXXX	\$ [REDACTED]	\$ [REDACTED]	07/25/2022	12/12/2022	Wells Fargo
[REDACTED]	\$ [REDACTED]	\$ [REDACTED]	06/01/2022	03/31/2023	Wells Fargo