

Complete Screening Inc.
116 Wilson Pike Circle, Suite 200
Brentwood, TN 37027
Ph 877-372-0566 Fax 877-372-0567

Your company: **Crimson Tide Apts**
Requested by: Sabrina
Date: September 29, 2006
Fax results to: **256-123-4567**
Phone: 256-765-4321
Other info:

APPLICANT INFORMATION

APPLICANT: STEVENS, CHRISTOPHER CO-APPLICANT:
DOB: 05/29/1979 DOB:

RENTAL HISTORY

CURRENT RESIDENCE

ADDRESS: 1924 SUNSET DR CITY, STATE ZIP: MADISON, AL
LANDLORD: MADISON ARMS PHONE: 256-987-6543
DATES RESIDED: 01/2006-CURRENT RENT AMOUNT: \$495/MONTH
PAID ON TIME? **NO, LATE 3x** NOTICE GIVEN? ***EVICTION***
LEASE FULFILLED? ***EVICTION*** WOULD RE-RENT? **NO**
PETS: SOURCE: PAUL BRYANT; MGR

DAMAGES OR COMPLAINTS: **2 NOISE COMPLAINTS**
COMMENTS: **LATE 3x, EVICTION FILED 09/25/2006**

PREVIOUS RESIDENCE

ADDRESS: 136 DAYLIGHT LN CITY, STATE ZIP: HUNTSVILLE, AL
LANDLORD: RUBY MONDAY PHONE: 256-444-4433
DATES RESIDED: 06/2005-12/2006 RENT AMOUNT: \$425/MONTH
PAID ON TIME? **NO, LATE 2X** NOTICE GIVEN? YES
LEASE FULFILLED? YES WOULD RE-RENT? QUALIFY, GET RID
OF PROHIBITED PET
PETS: YES, PIT BULL SOURCE: RUBY MONDAY;
OWNER

DAMAGES OR COMPLAINTS: **YES, PET DAMAGE TO CARPET AND WALLS**
COMMENTS: **LATE 2x, 5 & 15 DAYS**

EMPLOYMENT HISTORY

APPLICANT CURRENT

EMPLOYER: CITY OF HUNTSVILLE DATES: 06/2000-CURRENT
256-333-3434
POSITION: SKILLED LABOR STATUS: ACTIVE; FULL-TIME
SALARY: \$1,927/MONTH SOURCE: WANDA; PAYROLL
ASST

COMMENTS:

CRIMINAL HISTORY

***** CRIMINAL RECORDS FOUND *****

MADISON COUNTY AL COURTS

**CASE DC200000552500 – CHARGED WITH THEFT BY FRAUD-LEASING/RENTAL – FILED
09/13/2000 – DISPOSED 04/09/2001, NO BILL BY GRAND JURY**

**CASE CC200300193200 – CHARGED WITH POSSESSION OF COCAINE – FILED 12/08/2003 –
DISPOSED ON 02/05/2004, GUILTY – SENTENCED TO 45 DAYS CONFINEMENT, 1 YEAR 2
MONTHS 15 DAYS SUSPENDED CONFINEMENT, 2 YEARS PROBATION, FINED \$1,000 PLUS
COSTS.**

**CASE CC200100226300 – CHARGED WITH POSSESSION OF COCAINE – FILED 11/06/2001 –
DISPOSED ON 09/13/2002, NOLLE PROS**

TRANS UNION Credit Profile Report

Complete Screening, Inc
 116 Wilson Pike Circle, Ste 200
 Brentwood, TN 37027
 615-372-0566
 615-372-0592
 www.completescreening.com
 Date Reported: 8/2/2006

Reference Number: IMAGINE APARTMENTS

Personal Information

| | | | |
|-----------------------|----------------------------------|-----------------------|------------|
| Name: | CHRISTOPHER D STEVENS | Date of Birth: | 05/29/1979 |
| SSN: | 123-45-6789 | Phone: | 123-4566 |
| On File Since: | 7/1/2002 | | |
| Address: | 123 MAIN ST ANYTOWN, US 12345 | | |
| Reported On: | 7/1/2002 | | |

Employment Information

| | | |
|---------------------------|-------------------------|----------------------------------|
| Company Name: ACME | Date Hired: | Occupation: CANNON TESTER |
| | Date Reported: | Income: |
| | Separation Date: | |

Report Summary

| | | | | | |
|---------------------------|-----|---------------------------|----------|-------------------------------|----------|
| Total # of Trades: | 9 | 30 Days: | 0 | Accounts Balance: | \$23,444 |
| Current Trades: | 9 | 60 Days: | 0 | Mnthly Payment: | \$573 |
| Unrated Trades: | 0 | 90+ Days: | 0 | Credit Limit: | \$5,000 |
| Curr Neg Trades: | 0 | Inquiries: | 6 | High Credit: | \$24,407 |
| Hist Neg Trades: | 0 | Inq. last 6 mnths: | 2 | Total Real Est. Bal.: | N/A |
| No. of Accts Paid: | 2 | Public Records: | 0 | Total Rev. Bal.: | \$5,131 |
| Curr Past Due: | 0 | Collections: | 0 | Tot. Installment Bal.: | \$18,313 |
| Amount Past Due: | \$0 | Oldest Trade: | 4/8/2003 | Available %: | 0 |

Scorecards

| | |
|-------------------|---|
| Scorecard: | FICO Risk Score, Classic (04) |
| Score: | 617 |
| Reasons: | (014) Length of time accounts have been established (010) Proportion of balances to credit limits is too high on bank revolving or other revolving accounts (008) Too many inquiries last 12 months (011) Amount owed on revolving accounts is too high (l) Inquiries impacted the credit score |

Trade Lines

| <u>Firm Name/ID</u> | <u>Opened</u> | <u>Credit Limit</u> | <u>Balance</u> | <u>MoPmnt</u> | <u>30</u> | <u>60</u> | <u>90</u> |
|---------------------------|-------------------|------------------------------|-------------------|--------------------|----------------|-----------|-----------|
| <u>Account Number</u> | <u>Reported</u> | <u>High Credit</u> | <u>Past Due</u> | <u>MoRep</u> | <u>Pattern</u> | | |
| <u>KOB/Trade Type</u> | <u>Acct. Type</u> | <u>Chargeoff</u> | <u>Orig. Amt.</u> | <u>Date Closed</u> | | | |
| <u>Status</u> | | <u>Lst. Paymnt.</u> | <u>Closed Ind</u> | <u>Owner</u> | <u>Terms</u> | | |
| PAYPAL/GECCC/F 12345678 | 8/5/2005 | \$300 | \$250 | \$11 | 0 | 0 | 0 |
| 112233445566 | 7/28/2006 | \$250 | \$0 | 11 | 111111111111 | | |
| Finance, / Line of Credit | | Overdraft/rese - checking | - | - | | | |

| <u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> | <u>Opened</u> <u>Reported</u> <u>Acct. Type</u> | <u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u> | <u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u> | <u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u> | <u>30</u> <u>Pattern</u> | <u>60</u> | <u>90</u> |
|---|---|--|---|---|---|-----------|-----------|
| (01)Paid or paying as agreed | | 6/12/2006 | | Individual account | MIN | | |
| WASHMTL/PROV/B 12345678 0123456789 Banks / Credit Card (01)Paid or paying as agreed | 3/11/2005 7/26/2006 Revolving | \$1,500 \$1,582 - | \$1,529 \$0 - | \$56 16 - | 0 11111111111111 111 | 0 | 0 |
| CAPITAL 1 BK/B 223N5678 665544332211 Banks / Credit Card (01)Paid or paying as agreed | 7/7/2004 7/25/2006 Revolving | - \$534 - | \$508 \$0 - | \$28 24 - | 0 111111111111X1 11111111111111 1 | 0 | 0 |
| HSBC/BSTBY/B 1234V123 112233445566 Banks / Charge Account (01)Paid or paying as agreed | 5/31/2005 7/6/2006 Revolving | \$900 \$892 - | \$892 \$0 - | \$24 14 - | 0 11111111111111 1 | 0 | 0 |
| BRCLYSBANKDE/B 1234B123 9876543211 Banks / Credit Card (01)Paid or paying as agreed | 8/7/2005 7/6/2006 Revolving | \$800 \$838 - | \$749 \$0 - | \$19 11 - | 0 11111111111111 | 0 | 0 |
| DFS/CIT/F 1234M121 9988774455663 Finance, / Charge Account (01)Paid or paying as agreed | 1/29/2005 6/30/2006 Revolving | \$1,500 \$1,386 - | \$1,203 \$0 - | \$37 17 - | 0 1111111XXXXXX XX11 | 0 | 0 |
| ST FARM BK/B 02LNM121 123456789123456 Banks / Secured (01)Paid or paying as agreed | 2/20/2006 6/30/2006 Installment | - \$18,925 - | \$18,313 \$0 - | \$398 4 - | 0 1111 | 0 | 0 |
| ST FARM BK/B 01TGV123 741852963741852 Banks / Secured (01)Paid or paying as agreed Closed | 4/8/2003 3/27/2006 Installment | - \$6,055 - | \$0 \$0 - | \$146 36 3/27/2006 | 0 11111111111111 11111111111111 11111111111111 | 0 | 0 |
| UT FED CU/Q 1234F123 147258369123 Finance / Automobile (01)Paid or paying as agreed Closed | 1/10/2006 3/1/2006 Installment | - \$17,500 - | \$0 \$0 - | \$373 1 3/1/2006 | 0 1 | 0 | 0 |

Inquiries

| <u>Date</u> | <u>Subscriber Name</u> | <u>Subscriber #</u> | <u>Amount</u> | <u>Mkt.</u> | <u>SubMkt.</u> | <u>KOB</u> |
|-------------|------------------------|---------------------|---------------|-------------|----------------|---------------------------------|
| 8/2/2006 | COMPLETE SCN | | | 15 | TN | Miscellaneous and public record |
| 2/16/2006 | ST FARM FIN | | | 06 | CH | Banks and S and Ls |
| 1/11/2006 | ST FARM FIN | | | 06 | CH | Banks and S and Ls |
| 8/26/2005 | ST FARM FIN | | | 06 | CH | Banks and S and Ls |
| 8/7/2005 | BRCLYSBANKDE | | | 22 | WL | Banks and S and Ls |
| 3/11/2005 | WASHMTL/PROV | | | 12 | PR | Banks and S and Ls |

Warning Messages

| |
|---|
| HAWK - 1-Requested product delivered / H01 |
| FICO Risk Score, Classic (04) - 4-Default product delivered / |
| Credit data not suppressed |