

Sample Screening Report



Smarter Leasing Starts Here

web On-Site.com
phone (888) 556-6748



Overall Recommendation: APPROVE WITH CONDITIONS

5.8/10

This application is below your requirements. However, your settings allow this application to be approved with \$717.50 in additional security deposit. On-Site's liability is strictly limited as put forth in the Terms of Service.

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2 Score for Wilma Flintstone: 5.3 / 10

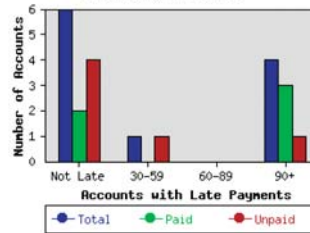
Broadstone Crossing Criteria	Importance	Pass	Fail
Monthly combined application income-to-rent ratio is at least 3.0	Extremely	✓	
Gross monthly net income (after rent and estimated debt) is at least \$500.00	Extremely	✓	
Percentage of negative credit accounts is less than 50.0%	Moderately		✓
Unpaid collections do not exceed \$1,500.00	Somewhat		✓
May have been through a bankruptcy	Very	✓	
No landlord/tenant court record, eviction lawsuit or landlord collection filed in the last 5 years	Very		✓
Has not had more than 2 misdemeanor convictions in the last 5 years	Pass/Fail	✓	
Has not had any pending felony charges or convictions	Pass/Fail	✓	
Is not a registered sex offender	Pass/Fail	✓	

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3 Quick Summary

Total monthly income (reported by Applicant)	\$3,900.00
Monthly combined application income to rent ratio	3.9 (based on rent of \$1,435.00)
Estimated monthly debt payments	\$1,387.70 (36% of monthly income)
Total number of accounts	11
Accounts with no late payments	6 (4 unpaid past due)
Accounts paid 30-59 days past due	1 (1 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	4 (1 unpaid past due)
Total outstanding balance	\$101,243.00 (\$85,084.00 past due)
Outstanding revolving debt	\$928.00 (1% of limit) (\$434.00 past due)
Outstanding loan balance	\$100,315.00 (\$84,650.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance	\$85,866.00
Eviction records found	1

Credit At-A-Glance



Custom scoring for this report:

- Student loans not considered
- Medical collections not considered
- Payment history beyond 24 months not considered

Identity	From Applicant	From Experian	From RentBureau
Name:	Wilma Flintstone	WILMA FLINTSTONE WILMA GERTRUDE FLINTSTONE FLINTSTONE WILMA VELMA FLINTSTONE	Wilma Flintstone
Social Security Number:	123-45-6789	123-45-6789	123-45-6789
Birth Date:	12/25/1961	12/25/1961	

Addresses	From Applicant	From Experian	From RentBureau
	12430 Metric Blvd #10102 Austin, TX 78758	12430 METRIC BLVD 10102 AUSTIN, TX 78758-5568 (Applicant) PO BOX 80436 AUSTIN, TX 78708-0436 (Applicant)	Reported 5/2007 Reported 10/2004

Employment	From Applicant	From Experian	From RentBureau
Wilma Flintstone (Applicant)	Total monthly Income: \$3,900.00	OFFICE OF THE ATTORNEYS COLE AND POWELL	

5 OFAC SDN/Terrorist Watchlist Search

From On-Site.com

There were no matching records found in the Office of Foreign Asset Control database of specially designated nationals and blocked persons.

6 Criminal History

From On-Site.com

Requested For	Location Searched	Period Searched	Requested	Returned
Wilma Flintstone	46 states (Show details)	All available records	6/3/2009	6/3/2009

Results
No Records Found

1 Score & recommendation

Provides an overall score for ALL co-applicants, occupants and guarantors from 0 to 10.0.

2 Individual scorecard

Our score considers income, debt, payment history, housing record and criminal results – each weighed according to your priorities.

3 Easy-to-read summary

Income and debt ratios, credit and loan balances, delinquent payment totals.

4 Identity & fraud search

Name and personal information on file with each credit bureau processed, including address and employment history.

5 Patriot Act screen

Stay in compliance with Presidential Order 13224 by searching the current terrorist watch list, as well as other "most wanted" fugitives.

6 Criminal records

Instant access to electronic records in 46 states plus D.C.

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Evictions & Landlord/Tenant Records 7				
From On-Site.com				
Date Filed 8/2008	Case Type	Court TRAVIS	Case Number 052875	Notice Type
	Judgment DISMISSED 6/3/2009	Judgment Amount	Status	Amount Paid
	Defendants WILMA FLINTSTONE	Defendant SSN(s)		
	Address 12430 METRIC BLVD APT 10102, AUSTIN, TX	Comments		
	Plaintiff UNKNOWN	Plaintiff Phone #		

Rental History Records 8						
From Experian						
There are no rental history records on file with Experian						
From RentBureau						
Landlord ALLIANCE RESIDENTIAL (Applicant)	Last Updated 6/1/2009	Notice Given	Late Payments 4	NSF Checks 1	Rent \$1,065.00	Write-Offs \$0.00
Tenant WILMA FLINTSTONE	Address 12430 METRIC BLVD, AUSTIN, TX, 78758				SSN 123-45-6789	Comments
Lease Dates 5/4/2009-5/2/2010	Landlord Phone #					
Payment History						

Collections 9				
From Experian				
Client Name TIME WARNER CABLE (Applicant)	Date 12/2007	Last Active	Orig. Amount \$422.00	Balance \$422.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				

From RentBureau
There are no collections on file with RentBureau

Credit Accounts 10							
From Experian							
Account Name PINNACLE CREDIT SERVIC (Applicant)	Opened 2/2008	Last Active	30-59 0	60-89 0	90+ 0	Past Due \$76,393.00	Balance \$76,393.00
Monthly Payment	High Credit \$50,455.00	Type INSTALLMENT	Comments UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION ACCOUNT ASSIGNED TO COLLECTIONS				
Payment History							

Account Name FIRST PREMIER BANK (Applicant)	Opened 7/2008	Last Active 8/2008	30-59 1	60-89 1	90+ 2	Past Due \$434.00	Balance \$434.00
Monthly Payment	High Credit \$250.00	Type REVOLVING	Comments UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR ACCOUNT CLOSED AT CONSUMERS REQUEST				
Payment History							

Previous Credit Inquiries 11	
From Experian	
11/2008	UNIVERSITY FED CR UN (Applicant)
8/2007	UNITED RECOVERY SYSTEM (Applicant)
8/2007	CAPITAL ONE AUTO FIN (Applicant)
From RentBureau	
6/2009	Alliance Residential (Applicant)

7 Housing court search

Multi-state search of landlord/tenant litigation: unlawful detainer, eviction, non-payment and possession judgments.

8 Live rental history search

RentBureau™ lease performance shows month-by-month breakdown of rental payments updated nightly.

- Current (paid on time)
- Paid Late
- NSF-bounced check
- Writeoff/unpaid
- No data

9 Collections

Highlighted breakdown of all accounts submitted to a debt collector, whether paid or not.

10 Credit profile

Color-coded credit report includes balances and month-by-month payment history.

- Current (paid on time)
- 30 days late
- 60 days late
- 90 days late
- 120 days late
- 150 days late
- 180 days late
- Write-off/unpaid
- No data

11 Previous inquiries

Shows other companies where the applicant has applied.