



Background Screening Report

AAA Credit Screening Services
 17041 El Camino Real Suite 102
 Houston, TX 77058
 Phone: 281-282-0447
 Fax: 281-286-7128

FILE NUMBER	1003	REPORT DATE	05-24-2016
REPORT TO	NEW BUSINESS SET UP (TEST2016) 17041 EL CAMINO REAL, SUITE 102 Houston, TX 77058 Phone: - Fax: -	ORDER DATE	05-24-2016 TRAINING
		TYPE	EX PAC - POST 2008

Application Information

APPLICANT	CLEAN, JOE	SSN	111-22-3333	DOB	01-10-1965
ADDRESS(ES)	1 MAIN STREET	CITY / STATE / ZIP	FREEPORT, TX 77541		

Credit

Credit Summary

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	04/01/13
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	07/01/08
PUBLIC RECORDS	0	INQUIRIES	4

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	0	\$0	\$0	\$0	0%
INSTALLMENT	3	\$533	\$28626	\$0	31%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	11	\$6	\$6	\$0	0%
OTHER	0	\$0	\$0	\$0	0%
	14	\$539	\$28632	\$0	31%

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	CLEAN, JOE	111-22-3333	01/10/1965	
TU	KLEEN, JOSEPH B	111-22-3333	05/27/80	JOSEPH B KLEEN
		111-22-3333		KLEEN, JOEY, B
				DOB: 05/27/80

Address Comparison

	ADDRESS	REPORTED
	220 LOCUST AVENUE IBERIA, MO 65486	04/25/13
APPLICANT	TU 220 LOCUST AV , IBERIA, MO 65486	201301
APPLICANT	TU 7144 S JAMACHA RD , IBERIA, MO 65486	201212

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	TU FLETCHER MOTORCARS	CAR SALES	

Credit Bureau Report

Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE	TYPE			PRESENT STATUS	E C O A	
						30	60	90+			TERMS
USAA FED SVG ACCT000006	07/01/12 08	03/01/13 201303	\$31206 \$28626	\$0	0 0 0	0	0	0	AUTO \$533	AS AGREED TU	B
Remarks: COLLATERAL: 2005 TOYOTA 4RUNNER											
CHASE ACCT000002	09/01/12 05	03/01/13 201301	\$4000 \$6	\$0	0 0 0	0	0	0	REV MIN \$6	AS AGREED TU	B
ASSOC/CITI ACCT000009	07/01/08 48	03/01/13 201303	\$1800 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
BEALLS ACCT000011	11/01/12 01	11/01/12 201211	\$1000 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
CATO ACCT000014	04/01/09 28	10/01/11 200908	\$200 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: CLOSED											
CITI ACCT000004	04/01/13	04/01/13	\$2300 \$0	\$0	-- -- --	0	0	0	REV \$0	AS AGREED TU	B
DISCOVER FIN ACCT000003	05/01/10 34	04/01/13	\$7500 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: ACCOUNT CLOSED BY CONSUMER											
GEMB/JCP ACCT000007	01/01/10 38	04/01/13 201109	\$500 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
GEMB/OLDNAVY ACCT000008	02/01/12 14	04/01/13 201209	\$1200 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
HSBC/MCRAES ACCT000010	07/01/09 33	02/01/13 201212	\$900 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
MBNA AMERICA ACCT000001	04/01/13	04/01/13	\$7500 \$0	\$0	-- -- --	0	0	0	REV \$0	AS AGREED TU	B
NBGL-MCRAES ACCT000013	07/01/09 09	05/01/10 201002	\$900 \$0	\$0	0 0 0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: PURCHASED BY ANOTHER LENDER											
TOYOTA MTR ACCT000012	07/01/12 01	08/01/12 201208	\$30973 \$0	\$0	0 0 0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
Remarks: CLOSED											
VERIZON SW ACCT000005	09/01/12	03/01/13 201303	\$0 \$0	\$0	-- -- --	0	0	0	INST \$0	AS AGREED TU	B
Remarks: UTILITY COMPANY											

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

NO PUBLIC RECORDS DEVELOPED

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CHASE CREDIT	ALL	04/20/13	TU		
CITI	ALL	03/15/13	TU		
FIRST USA NA	ALL	09/22/12	TU		
CARLOCK TOYO	ALL	07/05/12	TU		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
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ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOOD, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600
USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 08:59:17 AM	RECORD FOUND

Repository Referral

TransUnion Consumer Relations
www.transunion.com/myoptions
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
800-888-4213

Comments

*** End of Credit Report ***

Investigative**County Criminal Records Search**

RESULTS	No Reportable Records Found		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-1965	SEARCH SCOPE	7 years
JURISDICTION	TX-BRAZORIA		

CAUTION: Based on the information provided AAA Credit Screening Services searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

State Criminal Records Search

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-1965	SEARCH SCOPE	7 years
JURISDICTION	TEXAS		

WARNING: Search Pending.

Federal Criminal Records Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-1965	SEARCH SCOPE	7 years
JURISDICTION	TEXAS SOUTHERN		

CAUTION: Based on the information provided AAA Credit Screening Services searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

County Civil Records Search

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-1965	SEARCH SCOPE	7 years
JURISDICTION	TX-BRAZORIA		

WARNING: Search Pending.

Federal Civil Records Search

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-1965	SEARCH SCOPE	7 years
JURISDICTION	TEXAS SOUTHERN		

WARNING: Search Pending.

PRIOR ADDRESS HISTORY

THE RESULTS WERE PULLED FROM
US INFO SEARCH
SSN IS VALID
ISSUED

5126892516431

SSN VERIFICATION

NO REPORTABLE RECORDS FOUND

WANTS & WARRANTS

NO REPORTABLE RECORDS FOUND

Verification

Employment Verification

RESPONSE RECEIVED	Pending		
NAME	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
EMPLOYER NAME	BLAND & ASSOCIATES	HOW VERIFIED	
SUPERVISOR	MICHAEL BLAND, SR.	DATE VERIFIED	
EMPLOYER STREET		VERIFIED	
EMPLOYER CITY	OMAHA	VERIFIER TITLE	
EMPLOYER STATE	NE		
EMPLOYER ZIP	68114		
EMPLOYER PHONE	(402) 397-8822		
EMPLOYER FAX			
EMPLOYER E-MAIL			
EMPLOYER TYPE	SUBJECT-PROVIDED INFORMATION Current	EMPLOYER-PROVIDED INFORMATION	Previous
POSITION	TAX CONSULTANT		
HIRE DATE	MAR 19, 2012		
END DATE			

Current
 WAGE/SALARY 75,000/Annually
 TYPE/STATUS Full-time
 REASON FOR LEAVING

QUESTIONS

Please explain his/her job requirements and nature of his/her duties?

Joe is a tax consultant. He prepares and assists with tax returns for individuals.

Do you recommend him/her for employment?

Yes, especially if you want to save money. It's what he's good at.

In your opinion, has he/she even shown a propensity for violence?

Only towards grievous tax laws, which is about every tax law there is, so...

How long have you know him/her?

I have known Joe since he was a boy. He delivered the local newspaper.

Is he/she dependable?

Joe was the most dependable of my employees. I really hate to see him go.

WARNING: Search Pending.

Workers Compensation Report

RESULTS

Pending

NAME SEARCHED

CLEAN, JOE

SEARCH DATE 05-24-2016 1:13 PM MDT

DOB SEARCHED

01-10-1965

SEARCH SCOPE

JURISDICTION

TEXAS

WARNING: Search Pending.

Credentials

Education Verification

RESPONSE RECEIVED

Pending

INSTITUTION NAME

BRAZOSPORT COLLEGE

SEARCH DATE 05-24-2016 1:13 PM MDT

CITY, STATE

CONTACT

INSTITUTION PHONE

9792303000

SUBJECT

INSTITUTION FAX

INSTITUTION EMAIL

SUBJECT-PROVIDED INFORMATION

INSTITUTION-PROVIDED INFORMATION

SOCIAL SECURITY

DATES CLAIMED

05/1989 TO 12/1995

DEGREE(S) CLAIMED

ASSOCIATES

DEGREE DATE

MAJOR(S) CLAIMED

GPA CLAIMED

HONORS CLAIMED

ATTENDING NAME

COMMENTS

WARNING: Search Pending.

Disclaimer

This report is furnished to you pursuant to the Agreement for Services between the parties and in compliance with the

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***** End Of Report *****
