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Alexander Patrick Johnson PL

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Decision Overview

- Credit
- Income
- Identity
- Exclusion
- Criminal
- Eviction
- Rental



Conditional

Applicant

Name Comments	Date In	Report ID Input By	Report Type	Decision
[REDACTED]	08/24/2021 02:20 PM	9036647 Alex Johnson	Standard	Conditional
Credit Score: 606 (TransUnion) SOCIAL SECURITY NUMBER ISSUED IN NEW JERSEY (XXX-XX-5923)	Monthly Income: \$8,600	Rent: \$2,800	Rent To Income: 32.6%	(Market)

Decision Detail

- Zero/no credit score without co-applicant
- No outstanding utility debt evident within 36 months
- Less than \$0 landlord debt evident within 600 months
Proof that all landlord debt has been paid in full.
- Rent is 33% or less of applicant income
- Must pass social security number verification (if provided)
- Must not be on management exclusion list
- Must have no collections by Rent Recover within 600 months
- Must not be listed in sex offender registry
- Must pass criminal criteria model
- No evictions filed within 120 months
- No outstanding rental debt reported
- No lease violations reported within 120 months

Birthdate: XX/XX/1975
Social Security #: XXX-XX-5923

Current Address: [REDACTED]
DORAL, FL 33172



Identity Verification

SOCIAL SECURITY NUMBER ISSUED IN NEW JERSEY (XXX-XX-5923)

Names and AKAs**Addresses**

DORAL FL 33172
 DORAL FL 33172 03/2010
 PEMBROKE PINES FL 33025 02/2004
 SUNRISE FL 33313

Criminal Records

NO CRIMINAL RECORDS FOUND

National Search: National Criminal Search, National Sex Offender, OFAC**Statewide Search:** Statewide Search FL**County Search:** Broward FL, Miami-Dade FL, Palm Beach FL**Multi-State
Sex Offender
Search:**

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

HUD prohibits landlords from denying applicants based solely on arrest records. HUD also prohibits blanket policies of refusing to rent to anyone with a criminal conviction record. Rental policies must consider applicants on a case-by-case basis and distinguish between criminal conduct that risks safety and/or property from criminal conduct that does not. For more information see our website or consult your attorney.

Eviction Court Proceedings

NO EVICTION RECORDS FOUND


Credit Summary (TransUnion)

	Number	High Credit	Credit Limit	Current Balance	Past Due	Monthly Payment
Public Records:	2					
Collections:	5					
Inquiries:	4					
Negative Accounts:	1					
Revolving:	16	\$1,377	\$2,800	\$0	\$0	\$0
Installment:	1	\$10,253	\$0	\$9,782	\$0	\$337
Mortgage:	0	\$0	\$0	\$0	\$0	\$0
Open:	1	\$11,172	\$0	\$2,566	\$0	\$0
TOTALS:	18	\$22,802	\$2,800	\$12,348	\$0	\$337

Public Records (TransUnion)

Description Plaintiff	Court Reference Number	Opened Reported	Assets Liability
CHAPTER 13 BANKRUPTCY DISMISSED	U.S. BANKRUPTCY COURT 1513216	02/2015 04/2015	\$0 \$0
CHAPTER 13 BANKRUPTCY DISMISSED	U.S. BANKRUPTCY COURT 2010044	01/2020 07/2020	\$0 \$0

Collections (TransUnion)

Original Creditor Remarks	Collection Agency	Opened Reported	Closed	Placement Balance
 TREASURES ON THE BAY	MUTUAL MGMT	04/2019 08/2021		\$15,325 \$16,444
INFINITY AUTO IN COMPANY	CREDIT COLL	03/2021 08/2021		\$603 \$603
INFINITY AUTO IN COMPANY	CREDIT COLL	05/2020 08/2021		\$202 \$202
CAPITAL ONE BANK USA N A	PORTFOLIO RC	02/2020 08/2021		\$3,385 \$3,385

MEDICAL ACCOUNTS**MEDICAL**

CREDIT COLL

03/2021

\$61

08/2021

\$61**Credit Accounts (TransUnion)**

Creditor Remarks	Description	Opened Reported	Closed	High Credit Payment	Type Rating	Balance Past Due
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OPEN ACCOUNTS

WESTLAKE FIN	AUTOMOBILE	10/2020		\$10,253	INSTALLMENT	\$9,782
		07/2021		\$337	01 - Pays as agreed	\$0
AMEX	CREDIT CARD	09/2016		\$11,172	OPEN	\$2,566
		08/2021		\$0	01 - Pays as agreed	\$0
CAPITAL ONE		01/2017		\$0	REVOLVING	\$0
		08/2021		\$0	01 - Pays as agreed	\$0
CITI	CREDIT CARD	12/2016		\$0	REVOLVING	\$0
		03/2017		\$0	01 - Pays as agreed	\$0
CAPITAL ONE	CREDIT CARD	08/2011		\$537	REVOLVING	\$0
		04/2015		\$0	01 - Pays as agreed	\$0
AMEX	CREDIT CARD	01/2017		\$840	REVOLVING	\$0
		07/2021		\$0	01 - Pays as agreed	\$0

CLOSED ACCOUNTS

TD BANK N.A.	CREDIT CARD	11/2017	11/2020	\$3,392	REVOLVING	\$2,107
	CREDIT LINE SUSPENDED	07/2021		\$0	09 Charged off to bad debt	\$2,107
AMEX	CREDIT CARD	02/2017	07/2020	\$0	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	07/2020		\$0	01 - Pays as agreed	\$0
BBVA USA	CREDIT CARD	11/2017	07/2020	\$0	REVOLVING	\$0
	INACTIVE ACCOUNT	07/2020		\$0	01 Pays as agreed	\$0
CAPITAL ONE	CREDIT CARD	11/2016	05/2020	\$0	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	06/2020		\$0	01 - Pays as agreed	\$0
CAPITAL ONE	CREDIT CARD	01/2016	07/2019	\$0	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	08/2019		\$0	01 Pays as agreed	\$0
CAPITAL ONE	CREDIT CARD	03/2016	07/2019	\$0	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	08/2019		\$0	01 - Pays as agreed	\$0
BK OF AMER	CREDIT CARD	11/2017	02/2019	\$0	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	03/2019		\$0	01 Pays as agreed	\$0
CITI	CREDIT CARD	01/2017	02/2019	\$0	REVOLVING	\$0
	INACTIVE ACCOUNT	05/2019		\$0	01 - Pays as agreed	\$0
WEBBANK/FHUT	CHARGE ACCOUNT	01/2016	10/2018	\$0	REVOLVING	\$0
	CLOSED	11/2018		\$0	01 Pays as agreed	\$0
MERRICK BK	CREDIT CARD	07/2016	09/2016	\$49	REVOLVING	\$0
	ACCOUNT CLOSED BY CONSUMER	03/2017		\$0	01 - Pays as agreed	\$0
CAPITAL ONE	CREDIT CARD	01/2016	01/2020	\$95	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	01/2020		\$0	01 Pays as agreed	\$0
CAPITAL ONE	CREDIT CARD	01/2016	07/2019	\$373	REVOLVING	\$0
	CANCELED BY CREDIT GRANTOR	07/2019		\$0	01 - Pays as agreed	\$0

Credit Inquiries (TransUnion)

Date	Name	Type	Date	Name	Type
10/2020	CREDCO	MISCELLANEOUS	02/2020	AUTOMTV CRDT	FINANCE
04/2020	ML TAB BANK	FINANCE	02/2020	SENSIBLE AUT	FINANCE

Better Collections

Property	Placement Date	Status	Original Placement Amount	Current Owed Amount
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NO BETTER COLLECTIONS FOUND

