



ACRAnet Inc
521 W Maxwell Ave
Spokane, WA 99201
Phone: 800-304-1249 / 800-845-7435

FILE NUMBER	1021	REPORT DATE	10-11-2010
REPORT TO	ACRANET TEST (0) 521 W. MAXWELL AVE. SPOKANE, WA 99201 Phone: 509-324-1350 Fax: 509-324-1240	ORDER DATE	10-08-2010
		TYPE	ACRAnet Full Consumer Report w/ Score

Application Information

APPLICANT	GLACOMMON, BAERBEL	SSN	XXX-XX-7941	DOB	09-10-XXXX
ADDRESS(ES)	899 LINCOLN ST	CITY / STATE / ZIP	FANTASY ISLAND, IL 60750		

Recommendation

DECISION **FAIL**

NAME(S) SEARCHED:	FILE NUMBER	NAME	DOB
	1021	GLACOMMON, BAERBEL	09-10-XXXX

	RESULTS	RECOMMENDATION
PROPOSED RENT	775	N/A
STATED MONTHLY INCOME	3600	N/A
INCOME TO RENT	4.64:1	PASS
INCOME TO DEBT	13.74:1	PASS
INCOME TO DEBT INCL RENT	3.47:1	PASS
CREDIT SCORE	NO CREDIT	CONDITIONAL
DELINQUENT ACCOUNTS	0%	PASS
COLLECTION/CHARGE OFF	1	CONDITIONAL
BANKRUPTCY RECORDS	0	PASS
CREDIT CHECK	See Report	PASS
CRIMINAL RECORDS CHECK	See Report	FAIL
EVICION RECORDS CHECK	See Report	FAIL
RESIDENTIAL RECORDS CHECK	See Report	PASS
EMPLOYMENT RECORDS CHECK	See Report	PASS
OVERALL COMPOSITE		FAIL

COMMENT

Credit

Scores

658 - TRANSUNION/FICO CLASSIC (98) BAERBEL GLACOMMON XXX-XX-7941

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED (CODE 040)
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
- PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH (CODE 003)

Credit Summary

TOTAL TRADELINES	8	30 DAYS LATE	0
CURRENTLY SATISFACTORY	7	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	06/01/10
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	10/01/04
PUBLIC RECORDS	0	INQUIRIES	8

Financial Summary

#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE 0	\$0	\$0	\$0	0%	PROPOSED RENT	775
INSTALLMENT 4	\$230	\$10812	\$0	23%	STATED MONTHLY INCOME	3600
OPEN 0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	4.64:1
REVOLVING 3	\$32	\$1531	\$0	3%	INCOME TO DEBT RATIO	13.74:1
OTHER 1	\$0	\$294	\$294	0%	INCOME TO DEBT INCL. RENT RATIO	3.47:1
8	\$262	\$12637	\$294	27%		

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	GLACOMMON, BAERBEL	XXX-XX-7941	09/10/XXXX	
TU*	GLACOMMON, BAERBEL	MATCH	XXXX	BAERBEL H GLACOMMON
		MISMATCH		DOB: 05/01/81

Address Comparison

	ADDRESS	REPORTED
APPLICANT	899 LINCOLN STREET FANTASY ISLAND, IL 60750	10/11/10
TU	899 LINCOLN RD , FANTASY ISLAND, IL 60750	07-2010
APPLICANT	195 WINSTEND RD , ROCHESTER, NY 14609	10-2010
TU	758 HIGHTOWER WY , WEBSTER, NY 14580	

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	TU JOE		
APPLICANT	TU SELF		

Credit Bureau Report

Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
FAMILY1STFCU 198	06/01/10 03	08/01/10 08-2010	\$11316	\$10812	\$0	0	0	0	AUTO 60 \$230	AS AGREED TU	B
CBUSASEARS 54720000	11/01/09 09	08/01/10	\$7500	\$1531	\$0	0	0	0	REV MIN \$32	AS AGREED TU	J
VALLEY CRSER 92118	10/01/04	02/01/05	\$294	\$294	\$294	--	--	--	COLL \$0	COLLECTION TU	B
Remarks: PLACED FOR COLLECTION											
ATLNAUTO 14	01/01/10 05	06/01/10 06-2010	\$11975	\$0	\$0	0	0	0	AUTO 66 \$0	AS AGREED TU	M
Remarks: CLOSED; COLLATERAL: FORD RANGER 97											
BALLYS 2230728	05/01/06 23	03/01/09 03-2009	\$450	\$0	\$0	0	0	0	INST 36 \$0	AS AGREED TU	B
Remarks: CLOSED											
BNFICIL-NYIN 31241197	01/01/10 07	09/01/10 09-2010	\$0	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
FST USA BK B 54171225	06/01/09 07	08/01/10 12-2009	\$10000	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	A
Remarks: ACCOUNT CLOSED BY CONSUMER											
KEYBANK N.A. 329000402	08/01/09 04	01/01/10 01-2010	\$4321	\$0	\$0	0	0	0	AUTO 24 \$0	AS AGREED TU	J
Remarks: CLOSED; COLLATERAL: 89FORD BRONCO											

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			

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

Public Records

NO PUBLIC RECORDS DEVELOPED

Repository Remarks

TU TRANSUNION OFAC NAME SCREEN: CLEAR - BAERBEL H GLACOMMON - 892447941

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
ATLNAUTO	A 01CPJ002	800 PERRINGTON OFC PARK, FAIRPORT, NY 14450	716-4212985
BALLYS	F 01FQV004	300 EAST JOPPA RD, TOWSON, MD 21286	
BNFICIL-NYIN	F 0999D25X	1764 EMPIRE BLVD, WEBSTER NY 14580	(716) 671-5350
CHARTER 1 AU	B 00200560	228 EAST MAIN ST. STE 300 (BUFFALO), ROCHESTER, NY 14604	716-2388626
CHASE/USA	N 00005020	4915 INDEPENDENCE, TAMPA, FL 33634	
CINGLR WRLSS	U 00004083	2875 UNION RD SUITE # 35U, CHEEKTOWAGA, NY 14227	214-7336145
CITIMORTGAGE	F 00023839	12855 N. OUTER FOU, ST. LOUIS MO 63141	(203) 975-6815
DMCCB	B 02445022	1455 W 2200 S, SALT LAKE CITY, UT 84119	801-974-4699
FST USA BK B	B 07519017	3 CHRISTIANA, WILMINGTON DE 19801	(302) 594-4000
GRATZ NATL B	B 00033397	P O BOX 159, GRATZ PA 17030	
KEYBANK USA	B 0273Q593	PO BOX 94518, CLEVELAND, OH 44101	800-5390102
PENFLD FCU	Q 04321006	2070 FIVE MILE LNE, PENFIELD NY 14526	(716) 586-8225
SEARS MC	B 04748114	PO BOX 34577, LOUISVILLE, KY 40232	
VALLEY CRSER	Y 07311001	POB 1518, PALM DESERT CA 92260	(619) 360-9313

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	10/11/10 10:53:57 AM	RECORD FOUND

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
HSBC	ALL	10/06/10	TU		
CITIBANKNA	ALL	05/14/10	TU		
TEST SUBCODE	ALL	08/01/08	TU		
CHARTER 1 AU	ALL	07/29/08	TU		
KEY BANK NA	ALL	05/18/08	TU		
CHASE/USA	ALL	03/17/08	TU		
METRIS	ALL	02/24/08	TU		
AT&T-WS	ALL	11/14/07	TU		

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

Multi-State Criminal Search

RESULTS	Records Found	SEARCH DATE	SEARCH SCOPE
NAME SEARCHED	GLACOMMON, BAERBEL	10-11-2010 3:16 PM MDT	
DOB SEARCHED	09-10-XXXX		
JURISDICTION	NATIONWIDE		

JURISDICTION(S) SEARCHED

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

CASE NUMBER: 0693701
CASE TYPE: FELONY
JUDGEMENT: FOUND GUILTY
OFFENSE DESCRIPTION: CONTROLLED SUBSTANCE VIOLATION
OFFENSE DATE: 10/31/2009
DISPOSITION: CLOSED
STATUTE: 406.2
CUSTODIAL AGENCY: DEPARTMENT OF CORRECTIONS
COUNTY CONVICTED: COOK
FILE DATE: 11/17/2009

CASE NUMBER: 99CR2161301
CASE TYPE: FELONY
JUDGEMENT: FOUND GUILTY
OFFENSE DESCRIPTION: BURGLARY
OFFENSE DATE: 3/16/2010
DISPOSITION: CLOSED
STATUTE: 19.6
CUSTODIAL AGENCY: DISTRICT COURT
COUNTY CONVICTED: COOK
FILE DATE: 4/22/2010

Eviction Search

RESULTS	Records Found		
NAME SEARCHED	GLACOMMON, BAERBEL	SEARCH DATE	10-11-2010 3:00 PM MDT
JURISDICTION	ILLINOIS	SEARCH SCOPE	

PLAINTIFF: DAN SMITH
PLAINTIFF PHONE: 618-545-3232
FILE DATE: 1/13/2009
CASE NUMBER: 96VC00021
DISPOSITION: UNKNOWN
JUDGMENT: COURT RULED IN FAVOR OF PLAINTIFF
MOVED IN: 04/01/2004
MOVED OUT: 12/08/2008
ADDRESS ON FILE: 321 HASTINGS RD, NAPERVILLE, IL

WARNING: Based On The Information Provided ACRANet Inc Found Eviction Record(s) In Our Database. The Record Match (es) May Have Been Verified By Name Only And Cannot Be Confirmed As Definitely Belonging To The Applicant. Further Investigation Into Additional Jurisdictions, Or Utilization Of Additional Identifying Information, May Be Warranted. Please Call For Assistance!

Verification

Residence Verification

RESPONSE RECEIVED	Yes	SEARCH DATE	10-11-2010 3:52 PM MDT
NAME	BAERBEL GLACOMMON	VERIFIED BY/HOW	TIM JONES
LANDLORD	RIVER COURT APARTMENTS		

ADDRESS	899 LINCOLN ST	LEASE EXP DATE	
CITY/STATE/ZIP	FANTASY ISLAND, IL 60750	PROPER NOTICE	NO
PHONE	678-989-0909	MOVE IN DATE	02/01/06
FAX		MOVE OUT DATE	03/01/10
E-MAIL	TJONES@GMAIL.COM		

MONTHLY AMOUNT	650	PAYMENT HISTORY	
PAYS AS AGREED	YES	NSF CHECKS	0
LATE PAYMENTS	4	BALANCE OWING	0
		LEGALNOTICES	0

COMMENTS

WOULD RENT TO AGAIN

Employment Verification

RESPONSE RECEIVED	Yes		
NAME	GLACOMMON, BAERBEL	SEARCH DATE	10-11-2010 3:17 PM MDT
EMPLOYER	COSTMART	HOW VERIFIED	PHONE
SUPERVISOR	JIM SMITH	DATE VERIFIED	10/10/2010
ADDRESS	FANTASY ISLAND, ID 60750	VERIFIED BY	JIM SMITH
PHONE	678-876-9798		
FAX			
E-MAIL			

	SUBJECT-PROVIDED INFORMATION	EMPLOYER-PROVIDED INFORMATION
POSITION	ASSISTANT MANAGER	ASSISTANT MANAGER
HIRE DATE	02/2004	02/2004
TERMINATION DATE	CURRENT	CURRENT
WAGE/SALARY	3600	3600
TYPE/STATUS	FULL TIME	FULL TIME

Disclaimer

OUR MULTI-STATE CRIMINAL SEARCH INCLUDES DATA FROM 50 STATES AND THE DISTRICT OF COLUMBIA, SEXUAL PREDATOR LISTS, THE OFAC TERRORIST WATCH LIST AND INTERPOL. FEDERAL/INTERNATIONAL SEARCHES: INTERPOL; U.S. DEPARTMENT OF COMMERCE; U.S. DEPARTMENT OF STATE/OFFICE OF DEFENSE TRADE CONTROLS; U.S. TREASURY DEPARTMENT; U.S. GENERAL SERVICES ADMINISTRATION; CIA; U.S. HEALTH AND HUMAN SERVICES DEPARTMENT; U.S. OFFICE OF THRIFT SUPERVISION; U.S. OFFICE OF THE CURRENCY; NATIONAL CREDIT UNION ADMINISTRATION; WORLD BANK; U.S. AIR FORCE, OFFICE OF SPECIAL INVESTIGATIONS; U.S. BUREAU OF ALCOHOL, TOBACCO, FIREARMS AND EXPLOSIVES; U.S. DRUG ENFORCEMENT ADMINISTRATION; U.S. FEDERAL BUREAU OF INVESTIGATION; US MARSHALS; U.S. SECRET SERVICE; U.S. POSTAL SERVICE ; AUSTRALIAN DEPARTMENT OF FOREIGN AFFAIRS & TRADE; OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTION CANADA; BANK OF ENGLAND, UN AND EU; EUROPEAN UNION CREDIT SECTOR FEDERATION; MEMORIAL INSTITUTION FOR THE PREVENTION OF TERRORISM.

*** End Of Report ***
