



APPLICANT John D Doe	DATE OF BIRTH 06/06/1993	SSN (REDACTED) XXX-XX-6789	REPORT DATE 11/17/2025
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Report Data Submitted

John Doe			
FIRST NAME John	LAST NAME Doe	DOB 02/24/1999	SSN XXX-XX-6789

Eviction History

John Doe Eviction Overview		
<ul style="list-style-type: none"> ✓ 50 State / Regional Databases ✓ 3,052 County Databases 	1 CASE FOUND	1 SMALL CLAIMS JUDGMENT

#1: OKLAHOMA 17TH JUDICIAL DISTRICT COURT #XXXXXXXX0438

Report Accuracy Strength Indicator: Name match only

1. Defendant JOHN DOE	1. Plaintiff MCCURTAIN MEMORIAL HOSPITAL SMALL CLAIMS JUDGMENT \$794.00
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Filed On: 01/28/2021 | Released On: N/A

123 AVE A, IDABEL, OK 74745-7611 Total Claims: \$794.00

Credit Report

Credit Overview John D Doe XXX-XX-6789

The chart and scorecard show how likely your tenant is to pay their rent on-time.

● HIGHEST RISK ... ● AVERAGE RISK ... ● LOWEST RISK

FICO Score: +805

CREDIT SCORECARD

A+

Explanation of the tenant's credit scoring.

- ▶ (030) Time since most recent account opening is too short
This was the #1 factor in scoring this credit file.
- ▶ (003) Proportion of loan balances to loan amounts is too high
This was the #2 factor in scoring this credit file.
- ▶ (005) Too many accounts with balances
This was the #3 factor in scoring this credit file.

Credit File Information (Status: OK)

File Match: A matching subject record was found.

SSN Match: Exact match on SSN.

On File Since: 03/25/2008 *The individual's information has been tracked by the credit agency since 03/25/2008. A longer period of time lends validity to the identity of the individual.*

Name: JOHN D DOE

SSN: XXX-XX-6789

DOB: 06/06/1990

ADDRESS: 17783 JOSHUA CI , FOUNTAIN VALLEY, CA 92708

TYPE: Personal — Current

DATE REPORTED: 11/21/2010

ADDRESS: 8370 VIA SONOMA #H, LA JOLLA, CA 92037

TYPE: Personal — Previous

DATE REPORTED: 06/25/2018

ADDRESS: 1000 WALNUT ST #1112, PHILADELPHIA, PA 19107

TYPE: Personal — Second Previous

DATE REPORTED: Not specified

Employment Information Listed In Credit Report (1 Records Found)

1 EMPLOYMENT: UC SAN DIEGO
POSITION/OCCUPATION: DOCTOR
DATE HIRED: 07/02/2018
DATE REPORTED: 06/05/2021

Credit Summary

Summary of the tenant's credit report.

Accounts Past Due or Charged Off: 0

Number of Late Payments: 0

Utility Collections: 0

Non-Medical Collections: 0

Number of Credit Inquiries: 2 — 33% — *people with six inquiries or more on their credit reports are eight times more likely to declare bankruptcy than people with no inquiries on their reports.*

Apartment Collections: 0

Collections Count: 0 Medical Collections: 0

Available Credit

These graphs shows the amount of credit your applicant has available, and income to debt / rent ratios.

Credit Figures

Total Credit:	\$28,200
Available Credit:	\$27,785
Total Debt:	\$43,281
Monthly Payments:	\$964

Rent to Income (Minimum Suggested: 1:3 Ratio)

1 : 4.6 ✓



Monthly Rent

\$2,500

Monthly Income

\$11,500

Debt to Annual Income (Minimum Suggested: 1:3 Ratio)

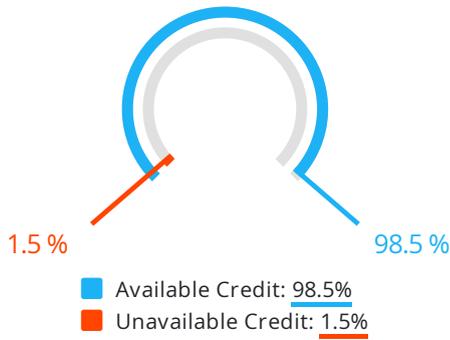
1 : 3.19 ✓



Total Debt
\$43,281

Monthly Credit
Payments
\$964

Gross Annual
Income
\$138,000



Tradelines

Name: MB FIN SVCS

Account Number: 002668365001

■ **Type:** **Installment**
■ **Status:** **✔ Paid or Paying as Agreed -**
■ **Date Opened:** 05/10/2024
■ **Date Closed:** Not specified
■ **Date Reported:** 05/31/2024
■ **Credit Limit:**
■ **High Credit:** \$18,975

■ **Last paid on:** 05/10/2024
■ **Current Balance:** \$18,494.00
■ **Monthly Payment:** \$527.00
■ **Past Due:** \$0.00
■ **30+ Days Past Due:** 0
■ **60+ Days Past Due:** 0
■ **90+ Days Past Due:** 0

Name: BK OF AMER

Account Number: 6539

■ **Type:** **Revolving**
■ **Status:** **✔ Paid or Paying as Agreed -**
■ **Date Opened:** 03/26/2008
■ **Date Closed:** Not specified
■ **Date Reported:** 05/28/2024
■ **Credit Limit:** \$3,400
■ **High Credit:** \$2,982

■ **Last paid on:** 04/29/2024
■ **Current Balance:** \$35.00
■ **Monthly Payment:** \$25.00
■ **Past Due:** \$0.00
■ **30+ Days Past Due:** 0
■ **60+ Days Past Due:** 0
■ **90+ Days Past Due:** 0

Name: JPMCB CARD

Account Number: XXXXXXXX6773

■ **Type:** **Revolving**
■ **Status:** **✔ Paid or Paying as Agreed -**
■ **Date Opened:** 08/27/2018
■ **Date Closed:** Not specified
■ **Date Reported:** 05/08/2024
■ **Credit Limit:** \$8,900
■ **High Credit:** \$1,425

■ **Last paid on:** 06/26/2023
■ **Current Balance:** \$0.00
■ **Monthly Payment:** \$0.00
■ **Past Due:** \$0.00
■ **30+ Days Past Due:** 0
■ **60+ Days Past Due:** 0
■ **90+ Days Past Due:** 0

Name: JPMCB CARD

Account Number: XXXXXXXX8712

■ **Type:** **Revolving**
■ **Status:** **✔ Paid or Paying as Agreed -**
■ **Date Opened:** 01/19/2019
■ **Date Closed:** Not specified
■ **Date Reported:** 05/06/2024
■ **Credit Limit:** \$15,900
■ **High Credit:** \$5,530

■ **Last paid on:** 04/28/2024
■ **Current Balance:** \$380.00
■ **Monthly Payment:** \$40.00
■ **Past Due:** \$0.00
■ **30+ Days Past Due:** 0
■ **60+ Days Past Due:** 0
■ **90+ Days Past Due:** 0

Name: TOYOTA MTR

Account Number: XXXXXXXX219

■ **Type:** **Installment**
■ **Status:** **✔ Paid or Paying as Agreed -**
■ **Date Opened:** 06/05/2021
■ **Date Closed:** Not specified
■ **Date Reported:** 04/30/2024

■ **Last paid on:** 04/01/2024
■ **Current Balance:** \$372.00
■ **Monthly Payment:** \$372.00
■ **Past Due:** \$0.00
■ **30+ Days Past Due:** 0

■ Credit Limit:

■ High Credit: \$13,408

■ 60+ Days Past Due: 0

■ 90+ Days Past Due: 0

REPORT #5982467 | REVIEW

Name: TOYOTA MTR **Account Number:** XXXXXR710

<input type="checkbox"/> Type:	Installment	<input type="checkbox"/> Last paid on:	05/06/2021
<input type="checkbox"/> Status:	<input type="checkbox"/> Date Opened:	<input type="checkbox"/> Current Balance:	\$0.00
<input checked="" type="checkbox"/> Paid or Paying as Agreed - Closed	06/06/2018	<input type="checkbox"/> Monthly Payment:	\$0.00
<input type="checkbox"/> Date Closed:	05/31/2021	<input type="checkbox"/> Past Due:	\$0.00
<input type="checkbox"/> Date Reported:	05/31/2021	<input type="checkbox"/> 30+ Days Past Due:	0
<input type="checkbox"/> Credit Limit:		<input type="checkbox"/> 60+ Days Past Due:	0
<input type="checkbox"/> High Credit:	\$11,505	<input type="checkbox"/> 90+ Days Past Due:	0

Name: DEPTEDNELNET **Account Number:** 000523560113

<input type="checkbox"/> Type:	Installment	<input type="checkbox"/> Last paid on:	01/14/2019
<input type="checkbox"/> Status:	<input type="checkbox"/> Date Opened:	<input type="checkbox"/> Current Balance:	\$0.00
<input checked="" type="checkbox"/> Paid or Paying as Agreed - Closed	07/01/2016	<input type="checkbox"/> Monthly Payment:	\$0.00
<input type="checkbox"/> Date Closed:	01/31/2019	<input type="checkbox"/> Past Due:	\$0.00
<input type="checkbox"/> Date Reported:	01/31/2019	<input type="checkbox"/> 30+ Days Past Due:	0
<input type="checkbox"/> Credit Limit:		<input type="checkbox"/> 60+ Days Past Due:	0
<input type="checkbox"/> High Credit:	\$4,950	<input type="checkbox"/> 90+ Days Past Due:	0

Name: DEPTEDNELNET **Account Number:** 000497090914

<input type="checkbox"/> Type:	Installment	<input type="checkbox"/> Last paid on:	05/28/2018
<input type="checkbox"/> Status:	<input type="checkbox"/> Date Opened:	<input type="checkbox"/> Current Balance:	\$0.00
<input checked="" type="checkbox"/> Paid or Paying as Agreed - Closed	08/10/2015	<input type="checkbox"/> Monthly Payment:	\$0.00
<input type="checkbox"/> Date Closed:	05/28/2018	<input type="checkbox"/> Past Due:	\$0.00
<input type="checkbox"/> Date Reported:	05/28/2018	<input type="checkbox"/> 30+ Days Past Due:	0
<input type="checkbox"/> Credit Limit:		<input type="checkbox"/> 60+ Days Past Due:	0
<input type="checkbox"/> High Credit:	\$5,960	<input type="checkbox"/> 90+ Days Past Due:	0

Name: DEPTEDNELNET **Account Number:** 000452320012

<input type="checkbox"/> Type:	Installment	<input type="checkbox"/> Last paid on:	03/29/2018
<input type="checkbox"/> Status:	<input type="checkbox"/> Date Opened:	<input type="checkbox"/> Current Balance:	\$0.00
<input checked="" type="checkbox"/> Paid or Paying as Agreed - Closed	07/21/2014	<input type="checkbox"/> Monthly Payment:	\$0.00
<input type="checkbox"/> Date Closed:	03/29/2018	<input type="checkbox"/> Past Due:	\$0.00
<input type="checkbox"/> Date Reported:	03/29/2018	<input type="checkbox"/> 30+ Days Past Due:	0
<input type="checkbox"/> Credit Limit:		<input type="checkbox"/> 60+ Days Past Due:	0
<input type="checkbox"/> High Credit:	\$2,930	<input type="checkbox"/> 90+ Days Past Due:	0

Name: TOM JEFS UNI **Account Number:** 461038871200

<input type="checkbox"/> Type:	Installment	<input type="checkbox"/> Last paid on:	
<input type="checkbox"/> Status:	<input type="checkbox"/> Date Opened:	<input type="checkbox"/> Current Balance:	\$24,000.00
<input checked="" type="checkbox"/> Paid or Paying as Agreed - Payment deferred	11/30/2014	<input type="checkbox"/> Monthly Payment:	\$0.00
<input type="checkbox"/> Date Closed:	Not specified	<input type="checkbox"/> Past Due:	\$0.00
<input type="checkbox"/> Date Reported:	10/31/2017	<input type="checkbox"/> 30+ Days Past Due:	0
<input type="checkbox"/> Credit Limit:		<input type="checkbox"/> 60+ Days Past Due:	0
<input type="checkbox"/> High Credit:	\$24,000	<input type="checkbox"/> 90+ Days Past Due:	0

 Multi-Criminal National Database Search

- ✓ 1,123 State & County Criminal Databases
- ✓ 121 National Sex Offender Registries, Criminal Databases & Terror Watchlists
- ✓ 9 International Fugitive Databases & Sanctions Lists

Category	Count	Date Range
<input checked="" type="radio"/> Unknown	2	Date range not available

Report ID	Disposition Date	Primary Offense	Disposition
<input checked="" type="radio"/> 5B02405968	12/16/2021	ASSAULT-SEC DEGREE;ATT-BURGL...	NOLLE PROSEQUI

3B02380514

08/16/2020

ATT 1ST DEG. MURDER;CON-ATT 1...

NOLLE PROSEQUI

#5B02405968 — Unknown

AOC - MARYLAND-BALTIMORE CITY DISTRICT

JOHN DOE

1628 MEADOWOOD CT , EDGEWOOD, MD 21040 | DOB: 06/06/1990

Sex: Male

Race: WHI

OUTCOME

Disposition: NOLLE PROSEQUI

Disposition Date: 12/16/2021

Case Type: Missing Disposition Casetype

Offense #1: ASSAULT-SEC DEGREE;ATT-BURGLARY-4TH DEG-DWELL

Filed in Court: BALTIMORE CITY

Offense #2:

Counts:

Offense Code: CR.3.203;CL

Offense Date: 09/14/2021

Category: Unknown

Arrest Date: N/A

#3B02380514 — Unknown

AOC - MARYLAND-BALTIMORE CITY DISTRICT

JOHN DOE

1628 MEADOWOOD CT , EDGEWOOD, MD 21040 | DOB: 06/06/1990

Sex: Male

Race: WHI

Height: 5(ft)9(in)

Weight: 180(lbs)

OUTCOME

Disposition: NOLLE PROSEQUI

Disposition Date: 08/16/2020

Case Type: Missing Disposition Casetype

Offense #1: ATT 1ST DEG. MURDER;CON-ATT 1ST DEG. MURDER;ATT 2ND DEG. MURDER;CON-ATT 2ND DEG MURDER;ASSAULT-FIRST DEGREE;CON-ASSAULT-FIRST DEGREE;FIREARM USE/FEL-VIOL CRIME;CON-FIREARM USE/FEL-VIOL CRIME;ASSAULT-SEC DEGREE;CON-ASSAULT-SEC DEGREE;RECKLESS ENDANGERMENT;CON-RECKLESS ENDANGERMENT;HANDGUN ON PERSON;CON-HANDGUN ON PERSON;DANGEROUS WEAPON-INT/INJURE;CON-DANGEROUS WEAPON-INT/INJUR;DISHCARGING A FIREARM

Filed in Court: BALTIMORE CITY

Offense #2:

Counts:

Offense Code: CR.2.205;CL;CR.2.206;CR.3.202;CR.4.204.B;CR.3.203;CR.3.204.(A)(1);CR.4.203;CR.4.101.(C)(2)

Offense Date: 07/11/2020

Offense Date:

Category: Unknown

Arrest Date: N/A



Identity Verification Report

SMS Verification +1 111 111 1111 1 attempt

Passed

Data Source Verification

Name John Doe

Match

Date of Birth 06/06/1990

Match

Tax ID Number (SSN/TIN) Last 4 of SSN:

Match

Phone Number +1 111 111 1111

Match

Email Address johndoe@example.com

Match

Address 362 Legacy Lane Honolulu, HI, 96815

Match

Documentary Verification

Passed

Extracted Document Information

Extracted Document Type Drivers License
Issuing Country US
Issuing Region FL
Full Name JOHN DOE
Full Name (MRZ) Could not extract
Date of Birth 06/06/1990
Document Number L1234567890
Expiration Date 06/06/2028

Fraud Analysis

ID Type ✓ Success
Authentic Drivers License ✓ Success
Valid Drivers License (Not Expired) ✓ Valid
Name Match ✓ Match
DOB Comparison ✓ Match
Portrait Presence ✓ Success

Image Clarity

High

Front of Document



Back of Document



DMV/SOS Validation

Match

Extracted details were compared against American Association of Motor Vehicle Administrators (AAMVA) data:

City Match Date Of Birth Match Eye Color No_data
First Name Match Gender Match Height Match
Id Expiration Date Match Id Issue Date Match Id Number Match
Last Name Match Middle Name No_input Postal Code Match
Street Match

Selfie Check

✓ Success

✓ Liveness Check

✓ Success

This doesn't appear to be a presentation attack. We checked for the following scenarios:

- 1 The selfie is a live capture from the user's camera
- 2 The selfie is not a photo of a photo or screen
- 3 The selfie is not of a mask or cutout
- 4 The selfie is not a deepfake or otherwise tampered

⚠ Risk Check

✓ Passed

✓ Email Risk

Medium

Email: johndoe@example.com

The email's trustworthiness, and legitimacy (is it a throwaway account) was evaluated based on the following factors:

- 1 Email was involved in a data breach No
- 2 Domain is a free provider (e.g. Gmail, Yahoo) Yes
- 3 Email uses a custom domain (i.e. Company Name) No
- 4 Email uses a disposable domain (like @mailinator.com) No
- 5 Email domain is suspicious No
- 6 Email is deliverable Yes

Device Risk Low

The device's trustworthiness was evaluated based on the following factors:

- 1 Device behind an anonymization service (TOR, VPN, Proxy) No
- 2 IP address found on 1 spam list(s) Yes
- 3 Device timezone is consistent with user's residential address No

Stolen Identity Risk None Detected

Synthetic Identity Risk None Detected

Behavior Risk Medium

Behavior

Neutral

Fraud Ring

No

Bot Detection

No

Income Verification (Plaid)

Income Summary Date Range: 11/18/2024 - 11/14/2025

Total Income Deposited: \$28,318.52 Transactions: 175 Sources: 1 Categories: 1

Accounts - Bank of America Count: 1

1 Name: Adv SafeBalance Account: ***2808 Type: Depository Checking Owners: JOHN D DOE
Banking

Income Sources

Zelle payment from Agent Smith Conf# XXXXX7925 (Transfer From Application) Date Range: 11/18/2024 - 11/14/2025

Transactions (175) Total: \$28,318.52

November 2024 | 5 Transactions Total: \$517.00

December 2024 | 15 Transactions Total: \$2,699.00

January 2025 | 17 Transactions Total: \$2,232.00

February 2025 | 13 Transactions Total: \$2,230.00

March 2025 | 16 Transactions Total: \$3,476.00

April 2025	13 Transactions	Total: \$2,034.95
May 2025	13 Transactions	Total: \$2,738.77
June 2025	14 Transactions	Total: \$2,243.00
July 2025	12 Transactions	Total: \$1,866.00
August 2025	24 Transactions	Total: \$3,216.80
September 2025	13 Transactions	Total: \$1,946.00
October 2025	15 Transactions	Total: \$2,260.00
November 2025	5 Transactions	Total: \$859.00