



TransUnion Credit Report

Requested By: Lee Landlord
 Property: North Star Rentals
 Property Location:
 Date/Time Requested: 11/26/2024 9:11 AM (Central)

Information Submitted by Applicant

Name: Ryan Renter
 Address: 500 Liberty St Louis, 500
 Atlanta, HI 63146

Ryan Renter SSN Message: SSN Match (confirmed by bureau)

Addresses

Current Address
 500 Liberty
 Saint Louis MO 63146
 Reported: 10/24

Address Discrepancy: **The provided address does not match those in the consumers file.**

Employment

Boeing

Becu

Fraud Indicators

Description
 Current address mismatch - Input does not match file.
 Current address - Zip code invalid

Profile Summary

Record Counts

Tradelines: 13 Collections: 0 Public Records: 0 Inquiries: 24

Derogatory Items

Negative Tradelines: 13 Tradelines with any historical negatives: 0 Occurrence of any historical negatives: 0

Tradeline Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	13	\$41,736	\$29,500	\$41,352	\$27,778	\$0	1%
Installment	0	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage	0	N/A	N/A	N/A	N/A	N/A	N/A
Open	0	N/A	N/A	N/A	N/A	N/A	N/A
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
Total	13	\$41,736	\$29,500	\$41,352	\$27,778	\$0	N/A

Credit Scores

ResidentScore 4.0

563

Score Factors

- Too many serious derogatory items
- Balance of non-mortgage accounts is too high
- Too many inquiries
- Revolving account balances are too high in proportion to credit limits

Tradelines

Tradelines Total

Count: 13 Balance Total: \$41,352 Total Credit Limit: Total Past Due: \$27,778

\$29,500

Trades

NCO FIN/22

Industry: Finance or Personal	Opened: 12/18	Balance: \$6,666
Loan Type:	Verified: 10/24	Past Due: \$6,666
Loan Terms: Revolving	Closed:	Credit Limit: \$6,700
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account		

Payment History
No payment history reported

CAPITAL ONE

Industry: Banks	Opened: 09/23	Balance: \$2,248
Loan Type: Credit Card	Verified: 09/24	Past Due: \$2,248
Loan Terms: Revolving	Closed:	Credit Limit: N/A
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account		

Payment History
No payment history reported

NORDSTROMTD

Industry: Department stores & Other Retail	Opened: 04/18	Balance: \$388
Loan Type: Charge Account	Verified: 09/24	Past Due: \$200
Loan Terms: Revolving	Closed:	Credit Limit: N/A
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account		

Payment History
No payment history reported

CITI

Industry: Banks	Opened: 01/18	Balance: \$6,035
Loan Type: Credit Card	Verified: 09/24	Past Due: \$4,430
Loan Terms: Revolving	Closed:	Credit Limit: N/A
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account		

Payment History
No payment history reported

GEGRB/M WARD

Industry: Credit Union and Finance other than personal	Opened: 08/17	Balance: \$1,581
Loan Type:	Verified: 09/24	Past Due: \$449
Loan Terms: Revolving	Closed:	Credit Limit: N/A
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account that has been frozen		

Payment History
No payment history reported

CITI

Industry: Banks	Opened: 09/19	Balance: \$3,822
Loan Type: Credit Card	Verified: 08/24	Past Due: \$1,200
Loan Terms: Revolving	Closed:	Credit Limit: \$3,000
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account		

Payment History
 No payment history reported

UNVL BK NA

Industry: Banks	Opened: 02/19	Balance: \$3,722
Loan Type: Credit Card	Verified: 08/24	Past Due: \$3,722
Loan Terms: Revolving	Closed:	Credit Limit: \$3,000
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account that has been frozen		

Payment History
 No payment history reported

KOHL'S/CHASE

Industry: Department stores & Other Retail	Opened: 09/17	Balance: \$320
Loan Type: Credit Card	Verified: 07/24	Past Due: \$320
Loan Terms: Revolving	Closed:	Credit Limit: \$2,500
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account		

Payment History
 No payment history reported

LORD&TAYLOR

Industry: Department stores & Other Retail	Opened: 12/19	Balance: \$143
Loan Type: Charge Account	Verified: 07/24	Past Due: \$143
Loan Terms: Revolving	Closed:	Credit Limit: N/A
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account that has been frozen		

Payment History
 No payment history reported

FIRST CARD

Industry: Banks	Opened: 11/19	Balance: \$7,500
Loan Type: Credit Card	Verified: 06/24	Past Due: \$2,500
Loan Terms: Revolving	Closed:	Credit Limit: \$8,500
Account Type: Individual account	Paid:	Payment Amount: N/A
Status: 9B: Collection account		
Notes: Manual account that has been frozen		

Payment History
 No payment history reported

ELAN FIN SVC

Industry: Banks	Opened: 12/18	Balance: \$2,248
Loan Type: Credit Card	Verified: 06/24	Past Due: \$1,500
Loan Terms: Revolving	Closed:	Credit Limit: \$2,000

Account Type: Individual account Paid: Payment Amount: N/A
 Status: 9B: Collection account
 Notes: Manual account that has been frozen

Payment History
 No payment history reported

FCNB MSTR TR

Industry: Banks Opened: 01/19 Balance: \$3,679
 Loan Type: Credit Card Verified: 05/24 Past Due: \$1,900
 Loan Terms: Revolving Closed: Credit Limit: \$3,800
 Account Type: Individual account Paid: Payment Amount: N/A
 Status: 9B: Collection account
 Notes: Manual account that has been frozen

Payment History
 No payment history reported

DISCOVERBANK

Industry: Banks Opened: 12/18 Balance: \$3,000
 Loan Type: Verified: 04/24 Past Due: \$2,500
 Loan Terms: Revolving Closed: Credit Limit: N/A
 Account Type: Individual account Paid: Payment Amount: N/A
 Status: 9B: Collection account
 Notes: Manual account that has been frozen

Payment History
 No payment history reported

Inquiries

Date	Name	Kind of Business
09/16/2024	CAPITAL ONE	Banks
09/15/2024	JPMCB HL	Travel or Entertainment
09/05/2024	HARTFORD OMN	Insurance
09/04/2024	NEIMAN MARCU	Department stores & Other Retail
08/31/2024	MERIDIAN CAP	Banks
08/30/2024	CAP ONE	Banks
08/20/2024	CAPITAL ONE	Banks
08/17/2024	COAF	Finance or Personal
07/21/2024	NEXTCARD	Finance or Personal
07/17/2024	WFDS	Credit Union and Finance other than personal
07/16/2024	NEXTCARD	Finance or Personal
07/10/2024	CHASE MTG	Banks
06/26/2024	M & I BANK 5	Banks
06/24/2024	M & I BANK 5	Banks
06/24/2024	SHORE MTG	Finance or Personal
06/19/2024	UNITED FED C	Finance or Personal
06/16/2024	CBNA	Banks
06/14/2024	CBNA	Banks
06/12/2024	CONNECTED CU	Credit Union and Finance other than personal
06/11/2024	UNION TRUST	Banks
06/08/2024	COASTAL BK	Banks
06/06/2024	CARMAX	Credit Union and Finance other than personal
06/05/2024	NORWAY SAV B	Banks
04/16/2024	CREDIT PLUS	Miscellaneous

Applicant: Ryan Renter

Details

Email Address

ryan.renter@hotmail.com

Report #

RQQ5OZRN

Current Address

500 Liberty St Louis, 500
Atlanta, HI 63146

Property Address

Las Vegas, NV 89117

Package Name

In-Network

Order Date

11/26/2024

Completion Date

11/26/2024

Criminal and Public Records

No Reportable Records

Location	Completion Date	Search Strategy
St Louis, Missouri	11/26/2024	National Search
National Sex Offender Registry	11/26/2024	National Search
National Expanded Search ●	11/26/2024	National Search

- National Expanded Search utilizes Asurint's national criminal database to find records for locations outside of the applicant's address history.

Sanctions

No Reportable Records

Product	Completion Date	Search Strategy
Global Sanctions	11/26/2024	National Search

END OF REPORT

Applicant: Ryan Renter

Details

Email Address

ryan.renter@hotmail.com

Report #

YKK093VO

Current Address

500 Liberty St Louis, 500
Atlanta, HI 63146

Property Address

Las Vegas, NV 89117

Package Name

Housing

Order Date

11/26/2024

Completion Date

11/26/2024

Housing Records

No Reportable Records

Housing Records Search

Completion Date: 11/26/2024