


NOTICE: Required notices and receipts to be given to the applicant(s) are included at the end of this printout.

Rental Report for Bart H. Carmen, Sr.

Overall Recommendation		
	8.1 / 10 APPROVE	This application meets your requirements. The Overall Recommendation was derived solely from your community's leasing criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Bart H. Carmen, Sr.: 8.1 / 10			
	Importance	Pass	Fail
Monthly income to rent ratio exceeds 2.5	Extremely	✓	
Gross monthly income after rent and estimated debt exceeds \$1,000.00	Extremely	✓	
Maximum percentage of past due negative accounts is less than 25.0%	Moderately	✓	
Unpaid collections and grossly delinquent past due balances do not exceed \$200.00	Moderately	✓	
May have been through a bankruptcy	Very	✓	
No Landlord Tenant Court records or unpaid landlord collections	Pass/Fail	✓	
Has not had more than 1 misdemeanor conviction	Pass/Fail	✓	
Has not had any felony convictions	Pass/Fail	✓	
Is not a registered sex offender	Pass/Fail	✓	

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations. *El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.*

WARNINGS

This is a demonstration screening and this information does not correspond to this applicant. The SSN you entered, 999-99-9999, is used for demonstration purposes. This will generate a sample screening report at no charge and any associated documents contain a SAMPLE watermark.

Identity	From Application
Name:	Bart H. Carmen, Sr.
SSN:	999-99-****
Birth Date:	4/**/1996

Addresses	From Application
	123 Main Str. Mountain View, CA 94040 - US

Employment	From Application
Applicant:	Total monthly Income: \$10,000.00



Criminal History

From On-Site.com

Requested For	Location Searched	Period Searched	Requested	Returned
Bart H. Carmen, Sr.	Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, 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	5/2/2009 - 5/2/2016	5/2/2016	5/2/2016

Results
No Records Found

Requested For	Location Searched	Period Searched	Requested	Returned
Bart H. Carmen, Sr.		5/2/2009 - 5/2/2016	5/2/2016	5/2/2016

Results
No Records Found

National Sex Offender Registry History

From On-Site.com

Requested For	Date Requested	Date Returned
Bart H. Carmen, Sr.	5/2/2016	5/2/2016

Results
No Records Found

Landlord Tenant Court Records

From On-Site.com

There were no previous Landlord Tenant Court records found.

OFAC SDN/Terrorist Watchlist Search

From On-Site.com

Requested For	Results	Returned
Bart H. Carmen, Sr.	<i>No records found</i>	5/2/2016

Summary of Applicant Screening

Credit Bureau Records

Current and closed credit accounts

Payment history

Bankruptcy and public records

Identity Confirmation and Fraud Alert

Name, social security number, addresses and phone numbers cross-checked with local and national databases.

OFAC SDN/Terrorist Watchlist Search

Name cross-checked with the Office of Foreign Assets Control of the US Department of the Treasury database of Specially Designated Nationals.

Criminal Records

Over 500,000,000 records in 55 states searched

Registered Sex Offender Records

Over 500,000 records in 50 states searched

Landlord/Tenant Records

Over 3,000,000,000 court records from 50 states searched

Resident Report Card (TM) database searched (real-time reviews of tenants)

Premium Address Searching (Additional addresses located and cross-checked in the following databases)
Credit bureau address history
Drivers license registration (14 states)
Hunting/fishing licenses (23 states)
Liens/judgments (37 states)
Marriage/divorce records (9 states)
Motor vehicle/driving records (19 states)
Phone directories (50 states)
Professional licenses (48 states)
Property assessments (49 states)
State/county/federal court records (48 states)
Voter registration (20 states)
Warranty registration



Give To Applicant

RECEIPT FOR APPLICATION FEE

Applicant: Bart H. Carmen, Sr.	Applicant Address: 123 Main Str., Mountain View, CA 94040	Date: May 2, 2016
Requested By: 307 Orchard City Drive	Apartment Address: -	

Application Fee - Description	Amount
Application fee for Bart H. Carmen, Sr.	\$25.00
Total Due Applicant:	\$0.00

The following charge(s) will appear on your card statement as **"ON-SITE.COM"**

Application Fee - Charge Details			
Name on Card	Account Number	Reference Number	Authorized
Bart H. Carmen, Sr.	XXXXXXXXXXXX1111	2857815	\$40.00
<i>This card has been authorized for the amount above and will be charged when the application is processed.</i>			

Itemized Property Expenses	Amount
Total Property Expenses:	\$0.00

NOTICE OF REQUESTED SCREENING REPORTS

Applicant: Bart H. Carmen, Sr.	Applicant Address: 123 Main Str., Mountain View, CA 94040	
Owner/Agent: 307 Orchard City Drive	Address: 307 Orchard City Drive, Campbell, CA 95008	
Phone Number: (408) 795-4162	Fax Number: () -	

Owner/Agent requested the following consumer reports on the dates listed below. These reports may provide information regarding the consumer's character, general reputation, personal characteristics and mode of living. These reports are being processed by On-Site Manager, Inc., 307 Orchard City Drive, Suite 110, Campbell, CA 95008, (877) 222-0384.

Requested	Type of Report
May 2, 2016	Criminal Background 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, MP, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY)
May 2, 2016	Criminal Background Search
May 2, 2016	Unlawful Detainer (Landlord Tenant Court Records) Search

If you would like a copy of the report(s), please check the box below, and return it to the Owner/Agent at the Address listed above. The report will be sent to you within three business days of receipt.

Yes, please send me a copy of the reports listed above.

Send Reports To Address (if different than above):		
City:	State:	ZIP Code:

Return this form to **307 Orchard City Drive, Campbell, CA 95008** to receive a copy of these reports.

This notice has been provided in compliance with California Civil Code Section 1786.16(a)(3), which requires that a consumer be notified in writing regarding any report which may be construed as an investigative consumer report that is requested for the purpose of evaluating their ability to hire a dwelling unit.

As required by California Civil Code Section 1786.22, the agency listed above shall supply files and information relating to these investigations during normal business hours and on reasonable notice. Files maintained shall be made available for the consumer's visual inspection either: (1) by certified mail, pursuant to a written request, with proper identification, for copies to be sent to a specified addressee; (2) by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, is prepaid by or charged directly to the consumer; or (3) in person, upon furnishing proper identification. "Proper identification" shall mean identification generally deemed sufficient to identify a person, including a valid driver's license, social security account number, military identification card and credit card. Only if the consumer is unable to identify himself with the foregoing information may the agency require additional information concerning the consumer's employment, personal or family history. The agency shall provide a written explanation of any coded information contained in the files maintained on a consumer that is to be distributed whenever a file is provided to a consumer for visual inspection. The consumer shall be permitted to be accompanied by one other person of his choosing, who shall also furnish reasonable identification. The agency may require the consumer to furnish a written statement granting permission to the agency to discuss the consumer's file in such person's presence. There may be a fee associated with said disclosures.

(Bart H. Carmen, Sr.)

Date



Para informacion en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies (CRA's). There are many types of CRA's, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

You may have additional rights under Maine's FCRA, Me. Rev Stat. Ann. 10, Sec 1311 et seq.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address and phone number of the agency that provided the information.

- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a CRA (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- A person has taken adverse action against you because of information in your credit report;
- You are the victim of identify theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- You are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty CRA's. See www.consumerfinance.gov/learnmore for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- CRA's must correct or delete inaccurate, incomplete or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- CRA's may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- Access to your file is limited. A CRA may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

- You may seek damages from violators. If a CRA, or, in some cases, a user of consumer reports or a furnisher of information to a CRA violates the FCRA, you may be able to sue in state or federal court.

- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, saving associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency- Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration - Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities & Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357