



Tenant Screening Report

Comprehensive Background Check

CREDIT REPORT

SAMPLE REPORT - For Demonstration Purposes Only

Applicant Name

Suzanne Gold

Report Type

Credit Report

Report ID

TS-SAMPLE-2026

Report Date

April 2026

Ordered By

Property Manager

Issued By

ThoroughScreen

This document is a branded sample version of the credit report used for demonstration.

Ref-#: 8609007
Login: 03/26/2026

Client: Thorough Screen
Requested by: Property Manager
Your Ref:

Source Requested:
XPN TUEFX
App

Applicant / Co-Applicant Information

Last Name First Name MIGen SS-# DOB DL
Applicant: GOLD SUZANNE M 666-92-2489 01/01/1990
Current Address: 5900 MCGREGOR DR CHARLOTTE, NC 28227

Sources

Prepared by: Better Business Partners (800)635-8115 PO Box 3184 Paso Robles, CA 93446
Sources Accessed: TransUnion
Notes: This merged, blended Credit Report uses specialized criteria to blend information provided by multiple sources. Where duplicate account listings are confirmed, they are blended into one listing.

Where data conflicts, either the most current data or all differing data is reported.

App/ Co-app	Infile Date (file first created date)	XPN	TU	EFX
A	01/1997		<input checked="" type="checkbox"/>	

Risk Scores

-None-

Names

App/ Co-app	Name	XPN	TU	EFX
A	SUZANNE M GOLD		<input checked="" type="checkbox"/>	

Date of Birth

App/ Co-app	Date	XPN	TU	EFX
A	10/01/1991		<input checked="" type="checkbox"/>	

Social Security Numbers

App/ Co-app	SS-#	XPN	TU	EFX
A	666-92-2489		<input checked="" type="checkbox"/>	

Addresses

App/ Co-app	Address	First Reported	Last Reported	XPN	TU	EFX
A	5900 MCGREGOR DR CHARLOTTE NC 28227	00/00/0000	00/00/0000			
A	1800 CHALESTON PL 1C CHARLOTTE NC 28212	09/23/2018	09/23/2018		<input checked="" type="checkbox"/>	
A	55 HOMESTEAD PL MAUMEE OH 43537	N/S	N/S		<input checked="" type="checkbox"/>	
A	5900 MCGREGOR DR CHARLOTTE NC 28227	N/S	N/S		<input checked="" type="checkbox"/>	

Employment

App/ Co-app	Employer	First Reported	Last Reported	XPN	TU	EFX
A	EMPLOYER X	00/00/0000	06/01/2009		<input checked="" type="checkbox"/>	

Credit History

Late Payments in past 24 Months

Late
5
4
3
2

TOTALS: \$8,434 \$8,434 \$8,434 \$8,893 \$0 \$0

Credit History Detail

Credit Grantor	Open Date	Date Rep.	Current Status	MOP	Credit History	Sources
Account Number	Orig. Amt	Balance	Previous Status	Months Rev	30 60 90	X T E
Type	App/Co-app Terms	Payment	Past Due Amt	Last Activity		P U F
Comment						N X

Credit Grantor Address

Derogatory Credit

NATLCRSYS	06/30/19	02/25/20	COLL ACCT	09B	0	0	0	✓
1X2X8X7	\$2,621	\$2,621		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:09 CHARLESTON PLACE								
COLL ACCT								
NATLCRSYS P.O. BOX 312125 ATLANTA GA 31131 (248)353-2700								

ALLIANCEONE	02/05/21	05/31/23	COLL ACCT	09B	0	0	0	✓
1X3X9X6X	\$2,379	\$2,379		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:MEDICAL								
COLL ACCT								
ALLIANCEONE 4850 E STREET RD SUITE 300 TREVOSSE PA 19053								
(877)480-5110								

ACCL FIN SOL	11/25/23	01/31/26	COLL ACCT	09B	0	0	0	✓
WX4X5X8	\$1,236	\$1,695		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:12 HOUSEHOLD RENAISSANCE								
COLL ACCT								
ACCL FIN SOL PO BOX 5714 GREENVILLE SC 29606 (614)336-4207								

UN COLL TOL	01/31/22	04/21/22	COLL ACCT	09B	0	0	0	✓
2X8X9X2X	\$495	\$495		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:MEDICAL								
COLL ACCT								
UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614 (419)866-6227								

PCB	04/17/21	08/06/24	COLL ACCT	09B	0	0	0	✓
6X9X3X7	\$440	\$440		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:MEDICAL								
COLL ACCT								
PCB 5500 NEW ALBANY RD NEW ALBANY OH 43054 (614)895-3232								

UN COLL TOL	09/20/21	11/26/21	COLL ACCT	09B	0	0	0	✓
2X7X5X1X	\$322	\$322		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:MEDICAL								
COLL ACCT								
UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614 (419)866-6227								

UN COLL TOL	02/25/21	05/31/21	COLL ACCT	09B	0	0	0	✓
1X1X9X8X	\$304	\$304		N/S				
COL	A	COL	\$0	\$0				
Original Creditor:MEDICAL								
COLL ACCT								
UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614 (419)866-6227								

PCB	02/05/20	02/05/21	COLL ACCT	09B	0	0	0	✓
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COLL ACCT
PCB 5500 NEW ALBANY RD NEW ALBANY OH 43054 (614)895-3232

SKYLA CU	06/10/18	01/31/26	CHARGE OFF	I9	0	0	0	0	✓
1X0X0X0X1X2X5	\$97	\$97		N/S					
DEP A	INS	\$0	\$97						

CHARGE OFF
PROFIT AND LOSS WRITEOFF
CHAR MET CU 718 CENTRAL AVE CHARLOTTE NC 28204 (704)375-0183

UN COLL TOL	04/16/21	06/25/21	COLL ACCT	09B	0	0	0	0	✓
1X6X3X6X	\$94	\$94		N/S					
COL A	COL	\$0	\$0						

Original Creditor:MEDICAL
COLL ACCT
UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614 (419)866-6227

Non-Derogatory Credit

BENFCL/HFC	06/14/18	07/31/18	UNRATED	I0	0	0	0	0	✓
6X1X0X0X6X	\$6,040	\$0		07/31/18					
NTE A	INS	\$0	\$0						

CLOSED
BENEFCL-HFC PO BOX 1547 CHESAPEAKE VA 23320 (800)333-4758

CITI AUTO	04/30/16	09/15/18	CURR ACCT	I1	28	0	0	0	✓
1X9X7X7X0X	\$13,767	\$0		09/05/18					
AUT A	INS	\$0	\$0						

CLOSED

HSBC AUTO	09/14/15	08/06/18	CURR ACCT	I1	34	0	0	0	✓
5X0X0X0X9X	\$11,687	\$0		08/06/18					
AUT A	INS	\$0	\$0						

CLOSED
HSBC AUTO PO BOX 961245 FORT WORTH TX 76161 (214)237-3430

WELLSFARGO	07/06/17	11/30/17	CURR ACCT	I1	3	0	0	0	✓
1X0X6X3X8X8X8X8	\$1,269	\$0		11/06/17					
NTE A	INS	\$0	\$0						

CLOSED
WELLSFARGO PO BOX 10335 DES MOINES IA 50306 (800)288-3212

WELLSFARGO	12/11/17	08/31/18	CURR ACCT	I1	7	0	0	0	✓
1X3X1X4X7X4X1X2	\$1,038	\$0		08/06/18					
NTE A	INS	\$0	\$0						

CLOSED
WELLSFARGO PO BOX 10335 DES MOINES IA 50306 (800)288-3212

WILSHIRE CRD	08/25/16	08/27/18	CURR ACCT	I1	18	0	0	0	✓
1X5X4X	\$21,950	\$0		N/S					
R/S A	240	\$0	\$0						

CLOSED
WILSHIRE CRD PO BOX 8517 PORTLAND OR 97207 (888)502-0100

WILSHIRE CRD	08/25/16	08/05/18	CURR ACCT	I1	22	0	0	0	✓
7X9X0X4X3X3X8	\$87,900	\$0		07/01/18					
R/C A	360	\$0	\$0						

CLOSED

-none-

USER ACKNOWLEDGEMENT

User acknowledges receipt of a copy of the summary of consumers' rights prescribed by the Federal Trade Commission under section 609(c)(3) of the FCRA ("summary of rights"). By accepting this report, User hereby certifies that User will attach a copy of the summary of rights to the report if a recipient of the report has not previously received a copy.

END OF REPORT

SAMPLE