



## Background Screening Report

Peopletrail  
65 E Wadsworth Park Drive  
Suite 102  
Draper, UT 84020  
Phone: 801-307-4100 / 866-223-8822  
Fax: 888-759-7037 / 888-759-7037

FILE NUMBER	639495	REPORT DATE	12-30-2019
REPORT TO	JOE CLEAN	ORDER DATE	12-30-2019 DIRECT CONSUMER
		TYPE	GOLD PACKAGE

### Application Information

APPLICANT	CLEAN, JOE C.	SSN	XXX-XX-3333	DOB	01-01-XXXX
DRIVERS LICENSE	-	PHONE NUMBER	8008008000		
E-MAIL	JOEG@MSN.COM				
ADDRESS(ES)	123 MAIN	CITY / STATE / ZIP	DRAPER, UT 84020		

### Identity Development

#### Credit

##### Credit Summary

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	04/01/13
COLLECTION/CHR OFFS	0 / 0	OLDEST TRADE	07/01/08
PUBLIC RECORDS	0	INQUIRIES	4

##### Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	0	\$0	\$0	\$0	0%
INSTALLMENT	3	\$533	\$28626	\$0	31%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	11	\$6	\$6	\$0	0%
OTHER	0	\$0	\$0	\$0	0%
	14	\$539	\$28632	\$0	31%

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
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APPLICANT	CLEAN, JOE C	XXX-XX-3333	01/01/XXXX	
TU	KLEEN, JOSEPH B	MATCH	06/01/XX	KLEEN, JOEY, B
		MATCH		JOSEPH B KLEEN
				DOB: 06/06/76

Address Comparison

	ADDRESS	REPORTED
	2600 N 120TH CIR DOUGLAS, NE 68120	04/25/13
APPLICANT	TU 2600 N 120TH CIR , OMAHA, NE 68120	201907
APPLICANT	TU 7144 S JAMACHA RD , IBERIA, MO 65486	201812

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	TU FLETCHER MOTORCARS	CAR SALES	

Credit Bureau Report

Scores

**741 - TRANSUNION/FICO CLASSIC (98)** JOSEPH KLEEN XXX-XX-3333  
 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)  
 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 012)  
 - TOO MANY INQUIRIES LAST 12 MONTHS (CODE 008)  
 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 030)  
 - INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

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+			
USAA FED SVG	07/01/12 08	03/01/13 201907	\$31206	\$28626	\$0	0	0	0	AUTO \$533	AS AGREED	B
<b>Remarks:</b> COLLATERAL: 2005 TOYOTA 4RUNNER											
CHASE	09/01/12 05	03/01/13 201907	\$4000	\$6	\$0	0	0	0	REV MIN \$6	AS AGREED	B
ASSOC/CITI	07/01/08 48	03/01/13 201907	\$1800	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
BEALLS	11/01/12 01	11/01/12 201906	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CATO	04/01/09 28	10/01/11 201905	\$200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> CLOSED											
CITI	04/01/13	04/01/13	\$2300	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
DISCOVER FIN	05/01/10 34	04/01/13	\$7500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER											
GEMB/JCP	01/01/10 38	04/01/13 201905	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
GEMB/OLDNAVY	02/01/12 14	04/01/13 201905	\$1200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
HSBC/MCRAES	07/01/09 33	02/01/13 201905	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
MBNA AMERICA	04/01/13	04/01/13	\$7500	\$0	\$0	--	--	--	REV \$0	AS AGREED	B

NBGL-MCRAES	07/01/09 09	05/01/10 201905	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
	<b>Remarks:</b> PURCHASED BY ANOTHER LENDER										
TOYOTA MTR	07/01/12 01	08/01/12 201905	\$30973	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
	<b>Remarks:</b> CLOSED										
VERIZON SW	09/01/12	03/01/13 201905	\$0	\$0	\$0	--	--	--	INST \$0	AS AGREED	B
	<b>Remarks:</b> UTILITY COMPANY										

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

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**Public Records**

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NO PUBLIC RECORDS DEVELOPED

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**Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CHASE CREDIT	ALL	04/20/19	TU		
CITI	ALL	03/15/19	TU		
FIRST USA NA	ALL	09/22/18	TU		
CARLOCK TOYO	ALL	07/05/18	TU		

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**Repository Remarks**

NO REPOSITORY REMARKS DEVELOPED

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**Source Information**

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**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOOD, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600
USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265

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**Submission Results**

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	07/01/19 08:59:17 AM	RECORD FOUND

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**Repository Referral**

TransUnion Consumer Relations  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)  
 2 Baldwin Place  
 P.O. Box 1000  
 Chester, PA 19022  
 800-888-4213

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**Comments**

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\*\*\* End of Credit Report \*\*\*

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**Investigative**

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## County Criminal Records Search

RESULTS **No Reportable Records Found**

NAME SEARCHED	CLEAN, JOE C.	SEARCH DATE	12-30-2019 2:16 PM MST
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	7 Years
JURISDICTION	CA-LOS ANGELES		

RESULTS **No Reportable Records Found**

NAME SEARCHED	CLEAN, JOE C.	SEARCH DATE	12-30-2019 2:16 PM MST
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	7 Years
JURISDICTION	UT-SALT LAKE		

RESULTS **No Reportable Records Found**

NAME SEARCHED	CLEAN, JOE C.	SEARCH DATE	12-30-2019 2:16 PM MST
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	7 Years
JURISDICTION	UT-UTAH		

CAUTION: Based on the information provided Peopletrail searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

## Federal Criminal Records Search

RESULTS **No Reportable Records Found**

NAME SEARCHED	CLEAN, JOE C.	SEARCH DATE	12-30-2019 2:16 PM MST
DOB SEARCHED	01-01-XXXX	SEARCH SCOPE	7 Years
JURISDICTION	NATIONWIDE		

CAUTION: Based on the information provided Peopletrail searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

## National Database Search (Alias Included)

RESULTS **No Reportable Records Found**

NAME SEARCHED	CLEAN, JOE C.	SEARCH DATE	12-30-2019 2:16 PM MST
DOB SEARCHED	01-01-XXXX		
JURISDICTION	NATIONWIDE		

NAME VARIATION(S) SEARCHED

KLEEN JOE; JOE KLEEN; KLEEN JOSEPH; JOSEPH KLEEN

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.

SSN VALIDATION INFORMATION

Deceased: No

Message: Record  
 Issued Location: Oklahoma  
 Issued Date Range: 1984-1985

CAUTION: Based on the information provided Peopletrail searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched the SSN and at least one personal identifier (i.e., Name or Date of Birth) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

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## Credentials

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### Motor Vehicle Report

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<b>RESULTS</b>	<b>License Found</b>		
STATE OF ISSUE	Utah	SEARCH DATE	12-30-2019 2:16 PM MST
LICENSE NUMBER	1234XXXXX		
License Number:	E78904321		
License State:	NE		
Full Name:	KLEEN, JOE		
DOB:	XXXX-06-01		
Gender:	M		
	, NE		

#### License Info

Status:	CLEAR
License Type:	DL-DRIVER LICENSE
Class:	BASIC LICENSE
Expiration Date:	2026-06-30
Issue Date:	2019-07-01

#### Other License Info

Commercial License Status:	NONE
MVR Status:	MVR found
MVR History Length:	3
Product:	MVR

WARNING: Confidential Information - To Be Used As Per State And Federal Laws. Misuse May Result In A Criminal Prosecution.

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#### Disclaimer

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This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

\*\*\* End Of Report \*\*\*

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