



AMSties provides full service credit reports that include our trademark **EZ Read Credit Report summary**. For everyone that doesn't spend everyday reading credit reports – the EZ Read Credit Report Summary was created for you.

You know that credit information and rental information can help you avoid a problem tenant. Often the information you receive is presented to you as a bunch of data and you are not quite sure what it says. Often companies that just turn “raw” reports around to you also don't have the staff or customer service representatives to assist you in interpreting the report.

Why buy the information if you don't know what it says?

The EZ Read Credit Report Summary provides a narrative explanation of the data presented on the credit report and turns it into information you can use to make an effective decision. We decode the symbols, abbreviations and “scores”, presenting the report to you in a plain English narrative summary.

We don't tell you whether or not to accept or reject the applicant but we do make sure that you receive a narrative explanation of the report presented.

You'll make better decisions by understanding the information report you receive.

Sample EZ Read Credit Report Summary below



SAMPLE

CREDIT REPORT SUMMARY

JOHNNY NEVERPAYS

SNAPSHOT

TOTAL NUMBER OF ACCOUNTS = 12 Inquiries = 3

Satisfactory Accounts = 6

Was Delinquent/Derogatory = 4

Now Delinquent/Derogatory = 2

Public Records ? NO X YES (see details below)

Approximate Total Debt Outstanding \$23,235.00

Score = 502

Scores Range is high 300's to mid 800's.

The lower the score the greater the probability of Bankruptcy.

NARRATIVE EXPLANATION

6 accounts are rated as "Satisfactory Accounts" which means they are current at this time and paid as agreed. There is no record of any late payments made to any of these accounts.

4 accounts are rated as "Was Delinquent/Derogatory". These accounts are current at this time but were late or unpaid in the past:

Lord & Taylor last updated 5/23/06 is current now but was 90 days late twice in the past.

OSI Collection Service last updated 4/28/06 was placed for collection and was then paid.

Chase last updated 5/30/06 is paid now but was 30 days late once in the past.

CBUSA Sears last updated 5/21/06 is current now but was 30 days late once in the past.

2 accounts are rated as "Now Delinquent/Derogatory" which means they are late, bad debts or collection accounts. The companies listed are reporting that they were unable to obtain payment as originally agreed:

GMAC last updated 5/1/06 with a balance owing of \$8,800 and a monthly payment of \$263 which is 60 days late.

MBNA America Bank last updated 5/26/06 with a balance owing of \$3,215 and a monthly payment of \$228 which is 30 days late.

There are 3 public records listed on this credit report:

Civil Judgment:

Plaintiff –ACME Investigative 6/20/05 \$157 Not Paid

Chapter 7 Bankruptcy: 3/2/03 Discharged 4/5/03

Federal Tax Lien: 4/7/06 \$5,400 Not Paid

LANDLORD TENANT RECORDS

STATEWIDE NJ – ALL 21 COUNTIES, 4 YEARS HISTORY

 X RECORD OF COMPLAINTS FOUND (SEE ATTACHED)

 NO RECORD OF COMPLAINTS FOUND

SAMPLE

AMSties
"Information Movers"
P.O. Box 1191
Jackson, NJ 08527
1-800-662-8437

Landlord/Tenant Information Report

Name: Johnny Neverpays
Docket Number: LT-000123-04
Landlord: Good Instinct Property Mgmt

Complaint filed by landlord for repossession of the following Rental Property:

123 Main St., Apt B
Anywhere, NJ 07020

County: Ocean
Disposed: 12/15/05

Name: Johnny Neverpays
Docket Number: LT-0000567-05
Landlord: Good Instinct Property Mgmt

Complaint filed by landlord for repossession of the following Rental Property:

123 Main St. Apt B
Anywhere, NJ 07020

County: Ocean
Disposed: 1/12/06

Statement: The information in this report has been matched by the name, county and/or address to your applicant. It is essential that you compare this information on the credit report with the information from this landlord/tenant report to determine whether any connection to you applicant exists.

SAMPLE

**This is the "raw" version of the report.
We explain and summarize – making it information you can use.**

***** Experian Credit Profile *****

*
*

***** Dept: Standard: XPN, EFX, TU/ Entered by: Supervisor *****

Pulled: 5/18/06 9:30: 42 AM APP ID: 2 Tracking ID 0011-0021 D LEO AS PG 1/3

TIME: 9:00:45 V701 TNJ1

JOHNNY NEVERPAYS
123 MAIN ST APT B
ANYWHERE, NJ 07020
RPTD: 8-03 TO 5-06 U 6X
LAST SUB: 1323210

SAMPLE

SS: *** E: FORTUNOF
DOB: 02/01/48 RPTD: 5-06 I

E: DEDIETRICH PROCESS SYS
RPTD: 5-06 I

*A59 WOODSIDE GDNS
ROSELLE PARK NJ 072041007
RPTD: 3-04 U

SAMPLE

*221 ARCHANGELA AVE
COLONIA NJ 070671729
RPTD: 2-98 TO 7-03 U 1X

----- PROFILE SUMMARY -----

PUBLIC RECORDS-----3	PAST DUE AMT----- \$491	INQUIRIES – 3	CNT 05/01/02/01
INSTALL BAL-----\$11,287	SCH/EST PAY----- \$749	INQS/6 MO --- 1	SATIS ACCTS ----- 6
R ESTATE BAL-----N/A	R ESTATE PAY -----N/A	TRADLINE -- 12	NOW DEL/DRG --- 2
TOT REV BAL-----\$11,948	TOT REV AVAIL-----24%	PAID ACCT ---3	WAS DEL/DRG ---- 4
			OLD TRADE ---5--90

----- SCORE SUMMARY -----

EXP/FAIR ISAAC RISK SCORE 2 = 502 SCORE FACTORS: 38, 10, 13, 18

----- PUBLIC RECORDS -----

*ANYWHERE CO CIR CT BP: BKK159PGG318	4-7-06 1	1032001	\$5,400	FED TAX LIEN
*US BKPT CT NJ ANYWHERE D#: 54553	3-2-03 0	4-5-03 1005000		BK 7-DISCHG
*OCEAN CO DISTRICT COU D#: 399400	6-20-05 0	1012012	\$157	CIV CL JUDG

PLAINTIFF: ACME INVESTIGATIVE SERIVES, INC

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
ACCOUNT 3	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*MBNA AMERICA BANK	6-03	\$3,500-L	\$3,726-H	CLOSED	PG 2/3
1230206 BC C/C LOC 1	5-26-06	\$3,215	10-04	(18)	30 DAY DEL
	4-06	\$114	\$228		1CCCCCCCCCCCC
					CCCCC

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

SAMPLE

SAMPLE

SAMPLE

*LORD & TAYLOR 1381128 CG CHG REV 1	11-95 5-23-06 4-06	\$1,706-H \$0	7-03	CLOSED (99) 5-01/3	CUR WAS 90-2 B00000000000 0000CCCCC
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
*MANDEE 1393283 CG CHG REV 1	6-91 5-1-06 4-06	\$686-L \$0	\$227-H 5-99	CLOSED (99)	CURR ACCT B-000000-0000 0000000-0000
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
*OSI COLLECTION SERVICE 1985229 YC COL 1 1 4225793 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	8-03 4-28-06	\$61-O	8-03	PAID (1) G	COLLECT
*CHASE 1102013 BB AUL 39 1 45510	6-00 5-30-06	\$10,532-0	7-03	PAID (37)	CUR WAS 30 B--CCCCCCCCC CCC1CCCCCCCC
*G M A C 6610020 FA AUL 48 1 020903	4-03 5-01-06 4-06	\$14,129-O \$8,800 \$294	12-04	OPEN (20)	DELINQ 60 21CCC1CCCCCCC CCCCC
*CBUSASEARS 1323210 DC CHG REV 1	5-90 5-21-06 4-06	\$2,270-L \$1,540 \$10	\$2,722-H 6-00	OPEN (99) 5-00/1	CUR WAS 30 CCCCCCCCCCCC0 0000CCCCC
TNB TARGET 2218220 BC CRC REV 1	6-03 5-25-06 4-06	\$1,900-L \$1,889 \$48	\$2,026-H 12-04	OPEN (18)	CURR ACCT CCCCCCCCCCCC CCCC0
FINGERHUT CREDIT ADVAN 1353320 QZ CHG REV 1	6-99 5-24-06 4-06	\$1,830-L \$0	\$1,231-H 12-04	OPEN (49) 4-06	CURR ACCT 000000000000 00000000CCCC
CITI 1270341 BC CRC REV 1	7-03 5-14-06 4-06	\$5,292-H \$5,176 \$139	12-04	OPEN (17)	CURR ACCT CCCCCCCCCCCC CCCC
LOWES/MBGA 1607340 FF CHG REV 1	3-04 5-10-06 10-04	\$300-L \$128 \$15	\$128-H 12-04	OPEN (11)	CURR ACCT CCCCCCCCCCCC
FLEET BANK OF NEW YORK 1111100 BB UNS 36 1 1607272	6-03 10-31-04	\$4,000-O \$2,487 10-04 \$129	10-04	OPEN (17)	CURR ACCT CCCCCCCCCCCC CCCC

SAMPLE

----- INQUIRIES -----

FLEET CC	7-03-05	1204820	BC
FLEET INSTALLMENT LOAN	1-08-05	1137510	BB
MBNA FINANCIAL SERVICE	6-17-05	1167860	BB

----- MESSAGES -----

SSN MATCHES
END -- EXPERIAN

*****END REPORT PULLED 5-18-06 9:30: 42 AM [B-0/F-0/P-0/O-0/S-0] FOR 3/3*****

SAMPLE