

REPORT TO:

Ad-West/Island Terrace
821 High School Rd NE
Bainbridge, WA 98110
Phone: (206) 842-1280
Fax: 425-391-0693

CONSUMER REPORT PROVIDED BY:**Orca Information Inc.**

PO Box 277
Anacortes, WA 98221
Phone: 800-341-0022
Fax: 800-522-6722
<http://www.orcainformation.com>

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
LOUIS CHARLES ALLOIN
245 HIGH SCHOOL ROAD NW #2
BAINBRIDGE ISLAND, WA 98110

December 26, 2017

Hello LOUIS CHARLES ALLOIN,

Attached is a copy of your consumer report as you requested. Also attached is a summary of your rights as a consumer.

Orca Information Inc. was contracted by Ad-West/Island Terrace to compile a consumer report in connection with your application. If you have questions, require an explanation, or feel that your report is incomplete or inaccurate and you wish to dispute any information in the report, you may contact us.

Your consumer report was compiled mainly from the sources listed below. If you also wish to dispute information from such sources, their names, addresses and telephone numbers are:

Trans Union Consumer Relations
www.transunion.com/myoptions
2 Baldwin Place
PO Box 1000
Chester, PA 19022
1-800-888-4213

The consumer-reporting agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for any action taken.

To dispute inaccurate information on your consumer report by mail, please include the following information:

- Your full name: first, middle, and last; including any applicable suffixes (Jr., Sr., III, etc.)
- Your complete mailing address
- Your date of birth
- Your social security number (this is necessary to access your credit report)
- The name and account number of the creditor and item in question
- The specific reason for the dispute with the item (include any relevant documentation)
- Your authorizing signature

To speed up the process, Orca Information Inc. recommends obtaining documentation directly from the creditor (the bank, department store, or other lender) to include in any dispute made directly to a consumer reporting agency. Creditors are required by law to update the three national credit bureaus with any corrective action taken.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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. There are many types of consumer reporting agencies, 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 20552.**

- **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 consumer reporting agency (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 identity 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. 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.
- **Consumer reporting agencies 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.

- **Consumer reporting agencies 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 consumer reporting agency 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 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency 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:

1.a. Banks, savings 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 the CFPB:

2. To the extent not included in item 1 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,

CONTACT:

a. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

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

and insured state savings associations

d. Federal Credit Unions

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
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

4. Creditors Subject to the Surface Transportation Board

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street, S.W.
Washington, DC 20423

5. Creditors Subject to the Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, S.W., 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F Street, N.E.
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



Background Screening Report

Orca Information Inc.
 PO Box 277
 Anacortes, WA 98221
 Phone: 800-341-0022
 Fax: 800-522-6722

Application Information

APPLICANT	ALLOIN, LOUIS CHARLES	DOB	XXXX-11-26
DRIVERS LICENSE	WA - alloXXXXXXXX	PHONE NUMBER	206-780-6885
E-MAIL	LOUISALLOIN@USA.COM		
ADDRESS(ES)	245 HIGH SCHOOL ROAD NW #2	CITY / STATE / ZIP	BAINBRIDGE ISLAND, WA 98110

Credit

FILE NUMBER	55679	REPORT DATE	12-16-2017	Christa 1107
REPORT TO	Ad-West/Island Terrace (4629) 821 High School Rd NE Bainbridge, WA 98110 Phone: (206) 842-1280 Fax: 425-391-0693	ORDER DATE	12-12-2017	Barabara Duncan
		REFERENCE	IT D106	
		TYPE	Orca Report - AdWest	

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	ALLOIN, LOUIS CHARLES	XXX-XX-5202	11/26/XXXX	
TU	ALLOIN, LOUIS CHARLES	MATCH MATCH	11/26/XX	LOUIS CHARLESHOFFMANN ALLOIN HOFFMAN,LOUIS,C ALLION,LOUIS,C DOB: 11/01/58

Public Records

NO PUBLIC RECORDS DEVELOPED

Credit Summary

TOTAL TRADELINES	6	30 DAYS LATE	0
CURRENTLY SATISFACTORY	6	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	01/01/16
COLLECTION/CHR OFFS	0 / 0	OLDEST TRADE	11/01/04
PUBLIC RECORDS	0	INQUIRIES	3

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST UTILIZATION DUE	
MORTGAGE	0	\$0	\$0	\$0	0% PROPOSED RENT
INSTALLMENT	0	\$0	\$0	\$0	0% STATED MONTHLY INCOME
OPEN	0	\$0	\$0	\$0	0% INCOME TO RENT RATIO -
REVOLVING	6	\$92	\$5065	\$0	12% INCOME TO DEBT RATIO -
OTHER	0	\$0	\$0	\$0	0% INCOME TO DEBT INCL. RENT RATIO -

6 \$92 \$5065 \$0 12%

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

Address Comparison

	ADDRESS	REPORTED
	245 HIGH SCHOOL ROAD NW #2 BAINBRIDGE ISLAND, WA 98110	12/12/17
APPLICANT	TU 245 NW HIGH SCHOOL RD 2, BAINBRIDGE ISLAND, WA 98110	200803
APPLICANT	TU 225 NW HIGH SCHOOL RD 2, BAINBRIDGE ISLAND, WA 98110	200001
APPLICANT	TU 2167 PO BOX 2167 , SEATTLE, WA 98111	

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	TU ATD LINES		
APPLICANT	TU EPA		

Credit Bureau Report

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+			
CITI	01/01/16 22	12/01/17 201712	\$7000	\$4506	\$0	0	0	0	REV MIN \$67	AS AGREED TU	B
BK OF AMER	11/01/15 24	11/01/17 201710	\$10000	\$559	\$0	0	0	0	REV MIN \$25	AS AGREED TU	B
BANKAMERICA	11/01/04 48	11/01/17 201612	\$11700	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
BK OF AMER	07/01/13 19	02/01/15	\$300	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: ACCOUNT CLOSED BY CONSUMER											
BK OF AMER	05/01/08 21	02/01/10	\$5000	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: ACCOUNT CLOSED BY CONSUMER											
CHASE CARD	11/01/08 48	12/01/15 201512	\$6300	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: ACCOUNT CLOSED BY CONSUMER											

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

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
BK OF AMER	ALL	03/25/17	TU		
USMS ACQ	ALL	02/17/16	TU		
CBNA	ALL	01/19/16	TU		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
NO CREDITORS DEVELOPED			

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	12/12/17 02:27:54 PM	RECORD FOUND

Repository Referral

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

Comments

*** End of Credit Report ***

PAYMENT HISTORY

MONTHLY AMOUNT	183	NSF CHECKS	
PAYS AS AGREED	YES	BALANCE OWING	UNKNOWN
LATE PAYMENTS	NO	LEGAL NOTICES	10 DAY NOTICE TO COMPLY-UNABLE TO DISCLOSE; ASKED TO VACATE UNIT-UNABLE TO DISCLOSE

QUESTIONS

How many people live in the home?

2

Any problems, complaints, or violations by the applicant or any other household members?

YES-UNABLE TO DISCLOSE

Does the applicant or any household member smoke in the home?

NONE

Are there any pets? [Yes/No] (If yes, what type?)

NO

What is the condition of the unit? (ie has there ever been an infestation of any kind (bedbugs, fleas) and is there any property damage? If yes, please explain.

UNKNOWN OCCUPIED

Did they have a security deposit? And if so how much?

YES/435

Has the applicant and /or household members cooperated with management?

DUE TO AGENCY POLICY UNABLE TO DISCLOSE

Would resident be eligible to re-rent? [Yes/No] (If no, please give reason.)

WOULD HAVE TO BE RE SCREENED FOR QUALIFICATION

Are you related to the applicant? [Yes/No] (If yes, please explain.)

COMMENTS

RESPONSE RECEIVED **No**

NAME	ALLOIN, LOUIS CHARLES	SEARCH DATE	12-12-2017 5:44 PM MST
LANDLORD NAME	GREYSTAR REAL ESTATE PARTNERS		
STREET ADDRESS	14817 15TH AVENUE NE		
CITY, STATE ZIP	SHORELINE, WA 98155		
PHONE	206-362-7209		
FAX			
E-MAIL			

REFERENCE IS TO OLD TO VERIFY.

RESPONSE RECEIVED **No**

NAME ALLOIN, LOUIS CHARLES SEARCH DATE 12-12-2017 5:43 PM MST

EMPLOYER NAME **NONE** HOW VERIFIED

SUPERVISOR SOCIAL SECURITY DATE VERIFIED

EMPLOYER STREET VERIFIED

EMPLOYER CITY VERIFIER TITLE

EMPLOYER STATE

EMPLOYER ZIP

EMPLOYER PHONE 000000000

EMPLOYER FAX

EMPLOYER E-MAIL

SUBJECT-PROVIDED INFORMATION

EMPLOYER TYPE Current

POSITION

HIRE DATE

END DATE Current

WAGE/SALARY

TYPE/STATUS

REASON FOR LEAVING

Applicant states to be receiving Social Security Benefits. Unable to verify. Suggest you ask to see proof of adequate income for your own records.

Disclaimer

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 ***

Recommendation

Recommendation: SEE ATTACHED SHEET