



### Background Screening Report

Datasource Background Screening  
 1200 NW South Outer Road  
 Suite 319  
 Blue Springs, MO 64015  
 Phone: 816-875-3701

FILE NUMBER	2683729	REPORT DATE	12-17-2025
REPORT TO	TEST X - Client Services - Datasource (TEST X - Datasource) 1200 NW South Outer Rd Blue Springs, MO 64015 Phone: - Fax: -	ORDER DATE	12-17-2025
		TYPE	Tenant Real Estate Test Product

#### Application Information

APPLICANT	MESS, HANK	SSN	XXX-XX-1111	DOB	01-01-XXXX
ADDRESS(ES)	1200 NW SOUTH OUTER RD		CITY / STATE / ZIP	BLUE SPRINGS, MO 64015	

#### Scorecard Pro

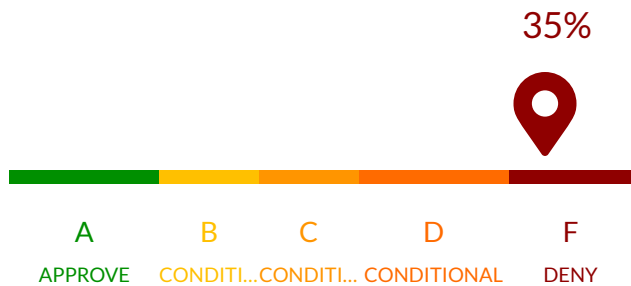
#### Summary

Overall Decision:

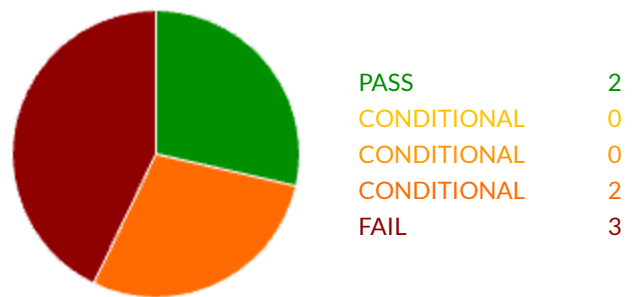
Deny

APPLICANTS:	<b>Mess, Hank</b>	FILE NUMBER	2683729	RECOMMENDATION	<b>Deny</b>
PROPOSED RENT:	<b>\$1200</b>	STATED INCOME:	<b>\$4,000</b>		

#### Developed Decision



#### Score Distribution



#### Income Ratios

#### Results

#### Score

#### Income To Rent

Hank Mess

3.33:1

Pass (4 Pts)

#### Income To Debt

<b>Hank Mess</b>	<b>1.97:1</b>	<b>Fail (0 Pts)</b>
<b>Income To Debt Including Rent</b>		
<b>Hank Mess</b>	<b>1.24:1</b>	<b>Fail (0 Pts)</b>

Income Ratios **DENY**

**Individual Details - HANK MESS**

<b>Credit</b>	<b>Results</b>	<b>Score</b>
<b>Credit Score</b>	<b>528</b>	<b>Conditional (1 Pts)</b>
<b>Delinquent Accounts</b>	<b>0%</b>	<b>Pass (4 Pts)</b>
<b>Collections And Charge-Offs</b>	<b>11%</b>	<b>Conditional (1 Pts)</b>

Credit **CONDITIONAL**

<b>Eviction</b>	<b>Results</b>	<b>Score</b>
<b>Eviction Results</b>	<b>Flag(S) Found</b>	<b>Fail (0 Pts)</b>

Eviction **DENY**

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**Investigative**


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**National Rental Premium Records Database Search**


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**SSN Validation Information**

SSN: **XXX-XX-1111** Deceased: **No** Issued Location: **Texas** Issued Date Range: **1972-1973**  
 Message: **Record**

**Eviction Data**

Results: **Records Found**  
 Name Searched: **MESS, HANK** Jurisdiction: **NATIONWIDE**  
 DOB Searched: **01-01-XXXX** Search Date: **12-17-2025 13:49**  
 Name Variation(s) Searched: **HANK F MESS; HANK MESSY** Jurisdiction(s) Searched: **NATIONWIDE**

**OAKWOOD MANAGEMENT COMPANY VS KURTZ, JACQUELINE****Defendant**

Full Name: **KURTZ, JACQUELINE**  
 Address: **5534 BLUE LAGOON LANE**  
 City, State, Zip: **HILLIARD, OH 43026**  
 County:

**Plaintiff**

Full Name: **OAKWOOD MANAGEMENT COMPANY**

**Judgement Information:**

Case Number: **2018 CVG 021337**  
 Case Type: **CVG**  
 Court Location: **Franklin County Municipal Court**  
 Reference Id: **1rey141pnt5v7zdw2hdjopzda**  
 Amount: **\$20**  
 Case Comments: **these are case comments**

**Filed Date: 2023-09-14**

**Disposed Date: 2023-06-29**

**OAKWOOD MANAGEMENT COMPANY VS KURTZ, JACQUELINE****Defendant**

Full Name: **KURTZ, JACQUELINE**  
 Address: **5534 BLUE LAGOON LANE**  
 City, State, Zip: **HILLIARD, OH 43026**  
 County:

**Plaintiff**

Full Name: **OAKWOOD MANAGEMENT COMPANY**

**Judgement Information:**

Case Number: **2018 CVG 021337**  
 Case Type: **CVG**  
 Case Disposition: **LANDLORD/TENANT FILING**  
 Court Location: **Franklin County Municipal Court**  
 Reference Id: **1rey141pnt5v7zdw2hdjopzda**  
 Amount: **\$0**

**Filed Date: 2023-07-14**

**Disposed Date: 2018-06-29**

**STATE OF CALIFORNIA VS MESS, HANK L**

**Defendant**

Full Name: **MESS, HANK L**  
Address: **5534 BLUE LAGOON LANE**  
City, State, Zip: **LOS ANGELES, CA 90001**  
County:

**Plaintiff**

Full Name: **State Of California**

**Judgement Information:**

Case Number: **2019 CVG 037849**  
Case Type: **CVG**  
Court Location: **Orange County Municipal Court**  
Reference Id: **1rey141pnt5v7zdw2hdjopzda**  
Amount: **\$0**

**Filed Date: 2023-04-14**

**Disposed Date: 2018-06-29**

**STATE OF CALIFORNIA VS MESS, HANK L**

**Defendant**

Full Name: **MESS, HANK L**  
Address: **5534 BLUE LAGOON LANE**  
City, State, Zip: **LOS ANGELES, CA 90001**  
County:

**Plaintiff**

Full Name: **State Of California**

**Judgement Information:**

Case Number: **2019 CVG 037849**  
Case Type: **CVG**  
Court Location: **Orange County Municipal Court**  
Reference Id: **1rey141pnt5v7zdw2hdjopzda**  
Amount: **\$0**

**Filed Date: 2023-01-14**

**Disposed Date: 2018-06-29**

**Comments**

This is a comment.

GeneralMessages:

This is a general message.

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from Datasource Background Screening.

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**Credit**


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**Scores**


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**528 - TRANSUNION/FICO CLASSIC (98)** HANK MESS XXX-XX-1111  
 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)  
 - LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)  
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)  
 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)  
 - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

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**Credit Summary**


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TOTAL TRADELINES	27	30 DAYS LATE	9
CURRENTLY SATISFACTORY	13	60 DAYS LATE	5
CURRENTLY DELINQUENT	1	90 DAYS LATE	3
PREVIOUSLY DELINQUENT	10	NEWEST TRADE	11/01/15
COLLECTION/CHR OFFS	0 / 3	OLDEST TRADE	03/01/00
PUBLIC RECORDS	1	INQUIRIES	19

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**Financial Summary**


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	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE	3	\$1092	\$164834	\$0	28%	PROPOSED RENT 1200
INSTALLMENT	12	\$785	\$34093	\$0	5%	STATED MONTHLY INCOME 4000
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO 3.33:1
REVOLVING	12	\$150	\$3132	\$247	0%	INCOME TO DEBT RATIO 1.97:1
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO 1.24:1
	27	\$2027	\$202059	\$247	34%	

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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.

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**Credit History**


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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+			
COUNTRYWIDE	04/01/15 09	03/01/16 201603	\$166300	\$164834	\$100	0	0	0	MTG 360 \$1092	AS AGREED	B
	<b>Remarks:</b> CONVENTIONAL REAL ESTATE MORTGAGE										
WFFINACCP	11/01/14 16	03/01/16	\$37133	\$34093	\$0	1	0	0	AUTO 72 \$785	CUR WAS 30	B
	<b>Late Dates:</b> 2/16-30										
WF FIN BANK	07/01/15 08	04/01/16 201511	\$500	\$796	\$247	1	1	2	REV MIN \$47	DELINQ 120+	B
	<b>Late Dates:</b> 4/16-120, 3/16-90, 2/16-60, 1/16-30										
	<b>Remarks:</b> CLOSED										
GEMB/JCP	01/01/15 14	03/01/16 201603	\$1000	\$755	\$0	1	0	0	REV MIN \$37	CUR WAS 30	B
	<b>Late Dates:</b> 8/15-30										

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FASHION BUG	07/01/05 48	04/01/16 201604	\$1200	\$730	\$0	2	0	0	REV MIN \$37	CUR WAS 30	B
	<b>Late Dates:</b> 5/13-30, 6/12-30										
GOLD N/GEMB	11/01/15 04	04/01/16 201603	\$500	\$488	\$0	0	0	0	REV MIN \$14	AS AGREED	J
CAPITAL 1 BK	08/01/11 43	04/01/16 201604	\$1227	\$363	\$0	3	1	1	REV MIN \$15	CUR WAS 90	B
	<b>Late Dates:</b> 11/13-90, 10/13-60, 9/13-30, 5/13-30, 3/13-30										
AFSCI	01/01/03	09/01/04 200409	\$799	\$0	\$0	--	--	--	INST 24 \$0	AS AGREED	B
	<b>Remarks:</b> CLOSED										
AFSCI	11/01/02	10/01/03 200308	\$363	\$0	\$0	--	--	--	INST 12 \$0	AS AGREED	B
	<b>Remarks:</b> CONDITIONAL SALES CONTRACT										
AMER GEN FIN	11/01/04	11/01/13 201001	\$0	\$0	\$0	--	--	--	INST 48 \$0	PAID CHGOFF	J
	<b>Remarks:</b> CONTACT SUBSCRIBER; SECURED BY HOUSEHOLD GOODS AND COLLATERAL										
AMERICREDIT	09/01/10 14	11/01/11 201111	\$18324	\$0	\$0	3	1	0	AUTO 73 \$0	PD WAS 60	B
	<b>Late Dates:</b> 5/11-30, 12/10-30, 11/10-30, 10/10-60										
	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER										
AVCO FINANCE	07/01/03	11/01/04 200410	\$2548	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	B
	<b>Remarks:</b> REFINANCED; SECURED BY HOUSEHOLD GOODS										
AVCO FINANCE	10/01/02	07/01/03	\$2025	\$0	\$0	--	--	--	INST 36 \$0	AS AGREED	B
	<b>Remarks:</b> REFINANCED; SECURED										
CAPITAL 1 BK	12/01/10 43	07/01/14 201407	\$636	\$0	\$0	4	3	0	REV \$0	PD WAS 60	B
	<b>Late Dates:</b> 10/13-60, 9/13-30, 4/13-30, 3/13-60, 2/13-30, 8/12-60, 7/12-30										
	<b>Remarks:</b> ACCOUNT CLOSED BY CREDIT GRANTOR										
COUNTRYWIDE	10/01/01 10	05/01/10 201503	\$117243	\$0	\$10	0	0	0	MTG 360 \$0	FORECLOS	J
	<b>Late Dates:</b> LAST LATE DATE 05/10										
	<b>Remarks:</b> FORECLOSURE, COLLATERAL SOLD; FHA REAL ESTATE MORTGAGE										
COUNTRYWIDE	08/01/14 06	04/01/15 201401	\$157000	\$0	\$50	0	0	0	MTG 360 \$0	AS AGREED	B
	<b>Remarks:</b> ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE MORTGAGE										
FRIEDMANS	08/01/10 28	12/01/12 201211	\$457	\$0	\$0	1	0	0	INST 9 \$0	PD WAS 30	B
	<b>Late Dates:</b> 7/12-30										
	<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER										
HSBC NV	06/01/11	02/01/16 201506	\$600	\$0	\$0	--	--	--	REV \$0	CHARGE OFF	B
	<b>Remarks:</b> PURCHASED BY ANOTHER LENDER										
HSBC NV	12/01/02	10/01/13 200607	\$3500	\$0	\$0	--	--	--	REV \$0	PAID CHGOFF	J
	<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER										
LANE BRYANT	03/01/00 23	06/01/11	\$700	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
ROADLOANS	05/01/12 33	11/01/14 201411	\$24477	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
	<b>Remarks:</b> CLOSED										

SEC PAC FIN	12/01/01	01/01/04 200312	\$2342	\$0	\$0	-- -- --	INST 36 \$0	AS AGREED	J
<b>Remarks:</b> CLOSED; NOTE LOAN									
TRIAD FINANC	10/01/11 07	05/01/12 201205	\$24860	\$0	\$0	0 0 0	AUTO 72 \$0	AS AGREED	B
<b>Remarks:</b> CLOSED									
WACHOV/FTU	03/01/03	11/01/04 200408	\$12960	\$0	\$0	-- -- --	AUTO \$0	AS AGREED	J
<b>Remarks:</b> CLOSED; COLLATERAL: 93 MAZDA MX6									
WASHMTL/PROV	11/01/11 48	11/01/15 201511	\$1000	\$0	\$0	3 4 11	REV \$0	DELINQ 120+	B
<b>Late Dates:</b> 11/15-120, 10/15-120, 9/15-90, 8/15-60, 7/15-30, 11/13-60, 10/13-30, 5/13-120, 4/13-120, 3/13-120, 2/13-120, 1/13-90, 12/12-90, 11/12-90, 10/12-90, 9/12-60, 8/12-60, 7/12-30									
<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER									
WFNNB/DRSBRN	04/01/02	04/01/10 200404	\$500	\$0	\$0	-- -- --	REV \$0	AS AGREED	B
FST USA BK B	02/01/03	10/01/12 200607	\$2500	\$0	\$0	-- -- --	REV \$0	BANKRUPTCY	B
<b>Remarks:</b> CHAPTER 7 BANKRUPTCY									

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

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	MESS, HANK	XXX-XX-1111	01/01/XXXX	
TU	MESS, HANK	MATCH	01/09/XX	DOB: 01/09/XX MESS,HANK,D HANK
		MATCH		MESS
SOCIAL SECURITY FRAUD SEARCH				
MESS, HANK				
TU	AVAILABLE AND CLEAR			

Address Comparison

	ADDRESS	REPORTED
APPLICANT	8315 BUNKER HILL RD IBERIA, MO 65486	04/25/16
TU	20200 3RD CT 1, IBERIA, MO 65486	
APPLICANT	8315 BUNKER HILL RD , IBERIA, MO 65486	201412
APPLICANT	8351 BUNKER HILL RD , IBERIA, MO 65486	201409

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

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 \*\*\*