

Report Prepared For:

North Shore
 North Shore's Gold Coast Realty
 38 Pleasant St, Gloucester, MA 01930

Account #: 91422
Date: 05/09/2013 09:44 am
Type of Report(s): TeleCheck, PALS, Eviction, Trans Union

Search Information Provided

Name: Gaughan, Shawn T **SSN:** 502-92-1501 **D/L:** (MN) x274244170413 **DOB:** 06/03/1965
Current Address: 19881 Eastwood Drive, Osakis, MN 56360
Property applied to: Heights of Cape Ann, 145 Essex Avenue, Gloucester, MA 01930

Applicant SnapShot

Score: 810 (Empirica)
TeleCheck: OK
SSN Validation Check: OK
Eviction/Landlord Records: OK
TransUnion Report: Applicant Found

Monthly count of negative and positive accounts in last two years:

	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
Positive Accounts	0	3	3	3	3	3	3	3	3	3	3	3	3	3
Negative Accounts	0	0	0	0	0	0	0	0	0	0	0	0	0	0

SSN Matches Credit Report: OK

SSN Validation Check

Results of SSN Validation of 502-92-1501: Valid
State(s) of Origin: North Dakota

Prior Address Locator Service (PALS) Results

Name: Gaughan, Shawn T (xxx-xx-1501)

3 Different Counties

	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Tel No</u>	<u>County</u>
Address 1:	1233 Ogden Street	Denver	CO	80218	303-646-3091	Denver
Address 2:	78 10th Street, 1110	Saint Paul	MN	55101		Ramsey
Address 3:	2574 Willow Road	Fargo	ND	58102		Cass
Address 4:	9995 E Harvard Avenue	Denver	CO	80231		Denver
Address 5:	1544 Sheldon Street	Saint Paul	MN	55108		Ramsey
Address 6:	1110 Sheldon, 1544	Saint Paul	MN	55108		Ramsey

Name: Gaughan, Shawen T (xxx-xx-1501)

3 Different Counties

	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Tel No</u>	<u>County</u>
Address 1:	9995 E Harvard Avenue	Denver	CO	80231		Denver
Address 2:	1233 Ogden Street	Denver	CO	80218		Denver
Address 3:	78 10th Street, 1110	Saint Paul	MN	55101		Ramsey

Report for Shawn Gaughan

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Address 4:	2574 Willow Road	Fargo	ND	58102	Cass
Address 5:	1544 Sheldon Street	Saint Paul	MN	55108	Ramsey

Begin Report Section: Trans Union**Consumer Credit Report (Trans Union)**

Applicant Name: GAUGHAN, SHAWN T **Employer:** ST JOES HOSPITAL
(12/01/1995)

Alt. Name: GAUGHAN, SHAWN, T

Current Address: 1503 N HAMLIN AV, SAINT PAUL, MN 55108 (03/09) **Emp Address:**

Previous Address: 1544 SHELDON ST, SAINT PAUL, MN 55108 (12/01) **Date of Birth:** MATCHES

Previous Address: 19881 EASTWOOD DR, OSAKIS, MN 56360 **SSN:** xxx-xx-1501 (Social Security Number Matches)

Address Match: FULL ADDRESS MATCH

Credit Score: 810 (Empirica)

Score Factors:
Too many inquiries last 12 months

Credit Agency Notice (Trans Union)

The following advisory message(s) were returned from the credit agency:
Exact match between SSN on input and SSN on file

Credit Summary

<u>No of Accounts</u>	<u>Payment Record</u>	<u>No of Accounts</u>	<u>Payment Record</u>
13	Pays or paid as agreed		

Creditor Records (Revolving Accounts)

<u>Name</u>	<u>Opened</u>	<u>Balance</u>	<u>Limit</u>	<u>High Bal</u>	<u>Past Due</u>	<u>Payment</u>	<u>Rating/Status</u>
WLSFRGMIN NA	10/99	0	2,000	2,040	0		Pays as agreed
WELLS FARGO	02/04	0	4,000	2,097	0		Pays as agreed
SEARS/CBNA	04/90	0	18,150	18,123	0		Pays as agreed
	Comment: Account closed by consumer.						
AMEX	01/91	0	500	0	0		Pays as agreed
	Comment: Account closed by consumer.						
WFHE	12/02	0	83,010	80,440	0		Pays as agreed
	Comment: Closed.						
US BANK	04/02	0	27,000	0	0		Unrated

Creditor Records (Installment Accounts)

<u>Name</u>	<u>Opened</u>	<u>Balance</u>	<u>Limit</u>	<u>High Bal</u>	<u>Past Due</u>	<u>Payment</u>	<u>Rating/Status</u>
WFHM	03/03	0	0	119,000	0		Pays as agreed
	Comment: Closed.						
WFHM	03/08	0	0	220,000	0		Pays as agreed
	Comment: Closed.						
US DEP ED	09/95	0	0	16,808	0		Pays as agreed

Inquiries

<u>Name</u>	<u>Date</u>
CCB	05/09/13
RELS CREDIT	01/18/13
RELS CREDIT	03/27/12

End of Trans Union Report Section**Eviction/Landlord Tenant Records (Massachusetts)**

No matching eviction records found for subject Shawn Gaughan (502-92-1501)
No similar name matches found

Eviction Data Disclaimer

CAUTION: Based On The Information Provided We Searched The above mentioned Jurisdiction(s) For Eviction Actions And Found No Reportable Records For This Individual By The Identification Provided. It Cannot Be Confirmed However That This Applicant Has Not Ever Been A Party Of An Eviction Action Under Another Name Or In Another Jurisdiction. Further Investigation May Be Warranted.

TeleCheck Report

TeleCheck Report: **Approved**

This report is provided with the understanding that it is to be used in strict compliance with the Fair Credit Reporting Act and other applicable federal, state and local laws. Final verification of the applicant's identity and proper use of these reports is the responsibility of you, the customer. Although every effort is made to assure the accuracy of the information contained in these reports, you understand that the information we gather is derived primarily from public records, which may not be one hundred percent accurate or complete. Depth of information available from the courts may vary by state. CT Credit Bureau is therefore not liable for any discrepancies in the information provided. CT Credit Bureau can not offer legal advice on how to use the information contained in these eviction and criminal background records.

End of Report.

Important Note: *If a rental applicant is refused for any reason based on information in this report, you are required by law to give the applicant a "Denial of Application to Rent" letter.*

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