California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Julieta Martins Silveira (Guarantor)

The property's screening criteria result	
DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property’s Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Julieta Martins Silveira (Guarantor): 791

	Importance	Result
AI Score	Pass/Fail	👍
Total annual income to rent ratio exceeds 250.0	Pass/Fail	👎
May have been through a bankruptcy	Pass/Fail	👍
No unpaid rental collections	Pass/Fail	👍

Credit Quick Summary	
Total annual income (reported by Applicant)	$132,000.00
Total combined annual income to rent ratio	222.45 (based on rent of $7,795.00)
Total number of accounts	34
Accounts with no late payments	33 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$464,147.00 ($0.00 past due)
Outstanding revolving debt	$33,563.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$430,584.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Julieta Martins Silveira (Guarantor)	JULIETA M. SILVEIRA JULIETTA M. SILVEIRA JULIETTA M. SILVERIA JULIETA SILVERIRA
SSN:	***-**-****	***-**-****
Birth Date:	4/**/1941	4/**/1941

Addresses	From Application	From Equifax
	3230 Avenida de Portugal San Diego, CA 92106 - US	3230 AVENIDA DE PORTUGAL SAN DIEGO, CA 92106 (Applicant) Reported 7/2026 4622 NIAGARA AVE. SAN DIEGO, CA 92107 (Applicant) Reported 5/2023 1855 CHATSWORTH BLVD SAN DIEGO, CA 92107 (Applicant) Reported 2/2011

Employment	From Application	From Equifax
Applicant:	Landlord Self-Employed $120,000.00/Yr. Total annual Income: $132,000.00	

Restricted Person Search		
Requested For Julieta Martins Silveira	**Requested** 7/9/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	791	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	746	Total of all balances on bankcard or revolving accounts is too high Available credit on your open bankcard or revolving accounts is too low Balances on bankcard or revolving accounts too high compared to credit limits Open real estate account balances are too high compared to their loan amounts

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HOME LENDING (Applicant)	9/2017	5/2026					$391,081.00

Monthly Payment	High Credit	Type	Comments
$3,037.00	$555,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	10/2025	5/2026					$30,790.00

Monthly Payment	High Credit	Type	Comments
$438.00	$30,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

6/26		4/26		2/26		12/25	
0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	12/2024	5/2026					$20,124.00

Monthly Payment	High Credit	Type	Comments
$466.00	$20,124.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	8/1999	5/2026					$8,102.00

Monthly Payment	High Credit	Type	Comments
$218.00	$16,927.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COLLEGE AVENUE STUDE (Applicant)	10/2023	4/2026					$7,548.00

Monthly Payment	High Credit	Type	Comments
$317.00	$15,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	5/2008	5/2026					$3,200.00

Monthly Payment	High Credit	Type	Comments
$114.00	$5,288.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/AAAR (Applicant)	6/2004	5/2026					$2,137.00

Monthly Payment	High Credit	Type	Comments
$56.00	$13,880.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NISSAN MOTOR ACCEPTA (Applicant)	8/2021	6/2026					$1,165.00

Monthly Payment	High Credit	Type	Comments
$391.00	$21,490.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO HOME MOR (Joint)	5/2010	8/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$463,500.00	MORTGAGE	FREDDIE MAC ACCOUNT Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HOME LENDING (Applicant)	9/2011	8/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$200,000.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COLLEGE AVENUE STUDE (Applicant)	10/2022	8/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SYNCHRONY NETW (Applicant)	11/2017	12/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$11,500.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2019	8/2022	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$8,874.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GS LOAN SRVC/BMO HAR (Applicant)	3/2021	6/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,036.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SLEEP TRAIN (Applicant)	5/2010	2/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,500.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BEN BRIDGE (Applicant)	12/1983	12/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,762.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PACIFIC SALES (Applicant)	3/2009	9/2010					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Joint)	9/1978	7/2008					$0.00

Monthly Payment	High Credit	Type	Comments
	$3,053.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Joint)	9/2012	9/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,682.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/THOMASVILLE (Applicant)	9/2010	12/2012					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,359.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LUMBER LIQUIDA (Applicant)	10/2017	11/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,307.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BEST BUY/CBNA (Applicant)	4/2018	3/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,449.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Applicant)	3/2004	5/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,243.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SYNCHRONY NETW (Applicant)	11/2014	10/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,094.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Joint)	12/2007	1/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$944.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TJX CO DC (Joint)	1/2024	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$735.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE (Joint)	11/2000	10/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$728.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BLOOMINGDALES (Applicant)	10/2007	2/2009					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$658.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/PTTRYB (Joint)	4/2012	6/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$294.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK USA/TARGET C (Applicant)	12/2015	12/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$209.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITI TY MC/CBNA (Applicant)	8/2014	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$194.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	10/2017	11/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$99.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK/BANANA (Applicant)	10/2021	10/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$50.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/ANNTYL (Joint)	6/2016	6/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Victoria Angelina Jorge

The property's screening criteria result	
DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Victoria Angelina Jorge: 534

	Importance	Result
AI Score	Pass/Conditional	
Total annual income to rent ratio exceeds 200.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Rental Report for Victoria Angelina Jorge, 7/9/2026 at Newmark Portfolio

Credit Quick Summary	
Total annual income (reported by Applicant)	$80,000.00
Total combined annual income to rent ratio	10.26 (based on rent of $7,795.00)
Total number of accounts	18
Accounts with no late payments	16 (1 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	1 (1 unpaid past due)
Accounts paid more than 90 days past due	1 (1 unpaid past due)
Total outstanding balance	$110,902.00 ($2,493.00 past due)
Outstanding revolving debt	$28,288.00 (19% of limit) ($1,631.00 past due)
Outstanding loan balance	$82,614.00 ($862.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$2,493.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Victoria Angelina Jorge	VICTORIA A. JORGE
SSN:	***-**-****	***-**-****
Birth Date:	11/**/2003	11/**/2003

Addresses	From Application	From Equifax
	3230 Avenida de Portugal San Diego, CA 92106 - US	3230 AVENIDA DE PORTUGAL SAN DIEGO, CA 92106 (Applicant) Reported 7/2026 4622 NIAGARA AVE. SAN DIEGO, CA 92107 (Applicant) Reported 6/2026 1201 11TH AVE. ALTOONA, PA 16601 (Applicant) Reported 3/2026 254 E BEAVER AVE. 404 STATE COLLEGE, PA 16801 (Applicant) Reported 6/2025

Employment	From Application	From Equifax
Applicant:	Medical Assistant Cont#r $80,000.00/Yr. Total annual Income: $80,000.00	

Restricted Person Search		
Requested For Victoria Angelina Jorge	**Requested** 7/9/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	534	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description

RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	533	The balances on your accounts are too high compared to loan amounts You have too many delinquent or derogatory accounts Too many installment accounts with a delinquent or derogatory payment status Lack of sufficient relevant real estate account information

Description

This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	10/2025	5/2026					$30,790.00

Monthly Payment	High Credit	Type	Comments
$438.00	$30,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	8/2024	3/2026				$862.00	$27,873.00

Monthly Payment	High Credit	Type	Comments
$291.00	$28,000.00	INSTALLMENT	Rate/Status 3: Not more than three payments past due

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	11/1997	11/2025	4	1	0	$1,532.00	$20,727.00

Monthly Payment	High Credit	Type	Comments
$428.00	$26,338.00	REVOLVING	Rate/Status 4: Not more than four payments past due

Payment History

3	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COLLEGE AVENUE STUDE (Applicant)	10/2023	4/2026					$7,548.00

Monthly Payment	High Credit	Type	Comments
$317.00	$15,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	8/2024	5/2026				$0.00	$5,500.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2022	5/2026				$0.00	$3,500.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2022	5/2026				$0.00	$2,282.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	8/2024	5/2026				$0.00	$2,217.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NORDSTROM/TD BANK (Applicant)	10/1982	5/2026					$2,134.00

Monthly Payment	High Credit	Type	Comments
$101.00	$2,996.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	6/2024	5/2026					$1,879.00

Monthly Payment	High Credit	Type	Comments
$48.00	$2,059.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2023	5/2026				$0.00	$1,750.00

Monthly Payment	High Credit	Type	Comments
	$1,750.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	5/2019	5/2026					$1,656.00

Monthly Payment	High Credit	Type	Comments
$50.00	$5,026.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2023	5/2026				$0.00	$1,154.00

Monthly Payment	High Credit	Type	Comments
	$1,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	2/2025	5/2026					$941.00

Monthly Payment	High Credit	Type	Comments
$25.00	$1,238.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	7/2025	5/2026					$481.00

Monthly Payment	High Credit	Type	Comments
$30.00	$569.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/SE (Applicant)	1/2026	2/2026	1	1	1	$99.00	$470.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$24.00	$470.00	REVOLVING	120 DAYS PAST DUE Rate/Status 5: At least 120 days or more than four payments past due			

Payment History

6/26		4/26		2/26
4	3	2	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COLLEGE AVENUE STUDE (Applicant)	10/2022	8/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	3/2026						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

6/26		4/26
0	0	0

Previous Credit Inquiries	
From Equifax	
1/2026	CBNA (Applicant)
1/2026	COMENITYCAPITAL/SEPH (Applicant)

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Christina Catherine Androus (Occupant)

The property's screening criteria result	
DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property’s Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Christina Catherine Androus (Occupant): No Credit

	Importance	Result
AI Score	Not Considered	No Credit
Total annual income to rent ratio exceeds 100.0	Pass/Fail	👎
May have been through a bankruptcy	Pass/Conditional	👍
No unpaid rental collections	Pass/Fail	👍

Credit Quick Summary		
Total annual income (reported by Applicant)	$0.00	*This applicant has no credit accounts on file*
Total combined annual income to rent ratio	10.26 (based on rent of $7,795.00)	
Total number of accounts	0	
Accounts with no late payments	0 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	$0.00 ($0.00 past due)	
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)	
Outstanding loan balance	$0.00 ($0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Christina Catherine Androus (Occupant)	CHRISTINA ANDROUS
SSN:	***-**-****	***-**-****
Birth Date:	2/**/2004	2/**/2004

Addresses	From Application	From Equifax
	913 Melvin Rd Annapolis, MD 21403 - US	913 MELVIN RD. ANNAPOLIS, MD 21403 (Applicant) Reported 3/2026

Employment	From Application	From Equifax
Applicant:	Total annual Income:	

Restricted Person Search		
Requested For Christina Catherine Androus	**Requested** 7/9/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models		
From RealPage		
There are no risk models on file with RealPage		
From Equifax		
Risk Model Name Credit Score (Applicant)	**Score** *Unavailable*	**Score Factors** No Information on Credit Report
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Ezra Basil Androus (Guarantor)

The property's screening criteria result	
DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property’s Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Ezra Basil Androus (Guarantor): 780

	Importance	Result
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 250.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$1,000,000.00
Total combined annual income to rent ratio	222.45 (based on rent of $7,795.00)
Total number of accounts	16
Accounts with no late payments	16 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$1,942,390.00 ($0.00 past due)
Outstanding revolving debt	$353,563.00 (5% of limit) ($0.00 past due)
Outstanding loan balance	$1,588,827.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Ezra Basil Androus (Guarantor)	EZRA ANDROUS
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1971	7/**/1971

Addresses	From Application	From Equifax
	913 Melvin Rd Annapolis, MD 21403 - US	913 MELVIN RD. ANNAPOLIS, MD 21403 (Applicant) Reported 7/2026 3436 S RIVER TER. EDGEWATER, MD 21037 (Applicant) Reported 3/2025 125 CONDUIT ST. ANNAPOLIS, MD 21401 (Applicant) Reported 3/2025 129 CONDUIT ST. ANNAPOLIS, MD 21401 (Applicant) Reported 3/2025

Employment	From Application	From Equifax
Applicant:	CEO of Annapolis Yacht Company Self-Employed $1,000,000.00/Yr. Total annual Income: $1,000,000.00	

Restricted Person Search		
Requested For Ezra Basil Androus	**Requested** 7/9/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	780	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	791	The balances on your accounts are too high compared to loan amounts Lack of sufficient credit history on bankcard or revolving accounts Open real estate account balances are too high compared to their loan amounts You have either very few loans or too many loans with recent delinquencies
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2020	5/2026					$1,199,327.00

Monthly Payment	High Credit	Type	Comments
$8,233.00	$1,361,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CHL/FIRST HOME MORTG (Applicant)	12/2020	6/2026					$363,625.00

Monthly Payment	High Credit	Type	Comments
$2,781.00	$408,750.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SHORE UNITED BANK (Applicant)	12/2018	6/2026					$348,000.00

Monthly Payment	High Credit	Type	Comments
$1,859.00	$384,000.00	OVERDRAFT/RESERVE	FANNIE MAE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Rental Report for Ezra Basil Androus (Guarantor), 7/9/2026 at Newmark Portfolio

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GMFNANCIAL (Applicant)	12/2021	5/2026					$25,875.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$869.00	$65,750.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	6/1995	5/2026					$5,563.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$48,742.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TRUIST MORTGAGE (Applicant)	11/2018	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,377,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK NA (Applicant)	12/2020	6/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,361,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BB&T (Applicant)	2/2012	8/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$970,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BB&T (Applicant)	1/2015	10/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$486,850.00	MORTGAGE	FREDDIE MAC ACCOUNT Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DMI/FIRST HOME MTG C (Applicant)	12/2020	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$408,750.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TRUIST BANK (Applicant)	2/2012	8/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$250,000.00	OVERDRAFTRESERVE	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GMFNANCIAL (Applicant)	8/2020	12/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$62,540.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	5/2008	1/2011					$0.00

Monthly Payment	High Credit	Type	Comments
	$22,377.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TJX CO DC (Joint)	3/2022						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0
7/22		5/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SEVERN SAVINGS BANK (Applicant)	12/2018	1/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	OVERDRAFTRESERVE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/HOME DESIGN-CE (Applicant)	9/2018						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Stephanie Marie LaQua (Guarantor)

The property's screening criteria result	
DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Stephanie Marie LaQua (Guarantor): 866

	Importance	Result
AI Score	Pass/Fail	👍
Total annual income to rent ratio exceeds 250.0	Pass/Fail	👎
May have been through a bankruptcy	Pass/Fail	👍
No unpaid rental collections	Pass/Fail	👍

Credit Quick Summary	
Total annual income (reported by Applicant)	$602,000.00
Total combined annual income to rent ratio	222.45 (based on rent of $7,795.00)
Total number of accounts	34
Accounts with no late payments	34 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$254,180.00 ($0.00 past due)
Outstanding revolving debt	$19,886.00 (3% of limit) ($0.00 past due)
Outstanding loan balance	$234,294.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Stephanie Marie LaQua (Guarantor)	QUA STEPHANIE LA STEPHANIE DIRBAS-ZEHREN STEPHANIE M. ZEHREN STEPHANIE M. LAQUA
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1969	8/**/1969

Addresses	From Application	From Equifax
	15981 Avenida Calma Rancho Santa Fe, CA 92091 - US	15981 AVENIDA CALMA RANCHO SANTA FE, CA 92091 (Applicant) Reported 7/2026 110 VALLEY TRAIL DR. WINONA, MN 55987 (Applicant) Reported 5/2021

Employment	From Application	From Equifax
Applicant:	Professor/Instructor University of California $87,000.00/Yr. Director, State of California Counsel USAA-United States Auto Association $437,000.00/Yr. Total annual Income: $602,000.00	

Restricted Person Search		
Requested For Stephanie Marie LaQua	**Requested** 7/9/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	866	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	815	Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts Your largest credit limit on open bankcard or revolving accounts is too low

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2023	4/2026				$0.00	$46,021.00

Monthly Payment	High Credit	Type	Comments
	$38,450.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	10/2022	4/2026				$0.00	$42,857.00

Monthly Payment	High Credit	Type	Comments
	$35,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2024	4/2026				$0.00	$24,079.00

Monthly Payment	High Credit	Type	Comments
	$21,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2019	4/2026				$0.00	$21,905.00

Monthly Payment	High Credit	Type	Comments
	$19,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Payment History

5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2018	4/2026				$0.00	$20,345.00

Monthly Payment	High Credit	Type	Comments
	$16,880.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2025	4/2026				$0.00	$19,757.00

Monthly Payment	High Credit	Type	Comments
	$18,770.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2003	5/2026					$12,530.00

Monthly Payment	High Credit	Type	Comments
$250.00	$16,996.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PENNYMAC LOAN SERVIC (Applicant)	11/2012	5/2026					$12,299.00

Monthly Payment	High Credit	Type	Comments
$2,341.00	$342,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	7/2019	5/2026					$11,371.00

Monthly Payment	High Credit	Type	Comments
$162.00	$15,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2021	4/2026				$0.00	$10,464.00

Monthly Payment	High Credit	Type	Comments
	$9,700.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2025	4/2026				$0.00	$9,866.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,300.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	11/2020	4/2026				$0.00	$7,393.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	11/2016	4/2026					$5,623.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,129.00	$8,326.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	1/2021	4/2026				$0.00	$4,225.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2024	4/2026				$0.00	$3,712.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,300.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2016	6/2026					$1,721.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$608.00	$10,304.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FEDERAL SAVINGS (Applicant)	1/2020	5/2026					$12.00

Monthly Payment	High Credit	Type	Comments
$12.00	$7,230.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2014	5/2026					$0.00

Monthly Payment	High Credit	Type	Comments
	$12,645.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	7/2018	6/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$12,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	8/2020	4/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$10,200.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	6/2016	2/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$9,991.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CALIFORNIA COAST CRE (Applicant)	6/2014	5/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$9,635.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
U.S. BANK (Applicant)	7/2018	7/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,862.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FEDERAL SAVINGS (Applicant)	12/1994	1/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,823.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Joint)	11/2019	4/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,432.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CALIFORNIA COAST CRE (Applicant)	11/2014	6/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,877.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2019	8/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,250.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/JCREW (Joint)	11/2010	10/2010					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$593.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NORDSTROM/TD BANK (Applicant)	11/2017	11/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$454.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FEDERAL SAVINGS (Applicant)	6/2018	4/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$424.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/BANANA REP DC (Applicant)	9/2016	9/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$183.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Joint)	4/2011	5/2011					$0.00

Monthly Payment	High Credit	Type	Comments
	$115.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/OLD NAVY DC (Applicant)	4/2014	8/2014					$0.00

Monthly Payment	High Credit	Type	Comments
	$106.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Joint)	4/2011						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Isabella Kallin LaQua (Occupant)

The property's screening criteria result

DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property’s Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Isabella Kallin LaQua (Occupant): 809

	Importance	Result
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 100.0	Pass/Fail	
May have been through a bankruptcy	Pass/Conditional	
No unpaid rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total combined annual income to rent ratio	10.26 (based on rent of $7,795.00)
Total number of accounts	8
Accounts with no late payments	8 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$34,470.00 ($0.00 past due)
Outstanding revolving debt	$7,367.00 (14% of limit) ($0.00 past due)
Outstanding loan balance	$27,103.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Isabella Kallin LaQua (Occupant)	ISABELLA LAQUA
SSN:	***-**-****	***-**-****
Birth Date:	4/**/2004	4/**/2004

Addresses	From Application	From Equifax
	15981 Avenida Calma Rancho Santa Fe, CA 92091 - US	15981 AVENIDA CALMA RANCHO SANTA FE, CA 92091 (Applicant) Reported 7/2026 110 COMMONWEALTH AVE. CHESTNUT HILL, MA 02467 (Applicant) Reported 6/2026

Employment	From Application	From Equifax
Applicant:	Total annual Income:	

Restricted Person Search		
Requested For Isabella Kallin LaQua	**Requested** 7/9/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 809	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	**Score** 760	**Score Factors** The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2024	4/2026				$0.00	$7,724.00

Monthly Payment	High Credit	Type	Comments
	$7,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2023	4/2026				$0.00	$7,419.00

Monthly Payment	High Credit	Type	Comments
	$6,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2022	4/2026				$0.00	$6,254.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2025	4/2026				$0.00	$5,706.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	11/2016	4/2026					$5,623.00

Monthly Payment	High Credit	Type	Comments
$1,129.00	$8,326.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2016	6/2026					$1,721.00

Monthly Payment	High Credit	Type	Comments
$608.00	$10,304.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2022	5/2026					$23.00

Monthly Payment	High Credit	Type	Comments
$23.00	$1,078.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
U.S. BANK (Applicant)	7/2018	7/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,862.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

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 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 form 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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:	CONTACT:
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:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
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, and insured state savings associations d. Federal Credit Unions	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 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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., Suite 8200 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.