

TransUnion Tenant Credit Report

Applicant: Mariya Abramova

Filett: 259493 Reported: 8/19/2016 1:10:07 PM

SSM: 1000-106-1578

Information Provide For Search

Name: Mariya Abramova Date of Birth:

Address: 37317 Populaus AV City/State/Zip: Palmdale, CA 93552

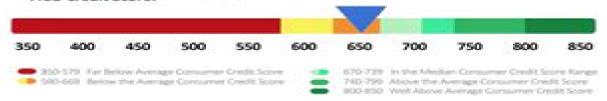
Science Automobilements

1/1/1960

Social Security Number Matched Applicant:

Yers.

FICO Credit Score: 649



Researches Affecting Score

· Number of accounts with delinquency.

50

16

524,499

51.145

(0)

- · Time since delinquency is too recent or unknown.
- · Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
- · Number of established accounts

Report Overview

Credit Limit: \$38,300
Real Estate Balance: \$0
Revolving Balance: \$16,149
Installment Balance: \$7,715
Closed Balance: \$0
Public Records: 0
Collection Accounts: 0
Credit Inquires: 1

Dielet Summery

Total Debt:

Total Amount Past Due:

Total Amount of Debt:

Number of Times:

30 Days Late

60 Days Late:

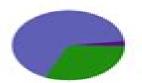
90 Days Late

\$24,499

This is the total debt the applicant has.

Accounts with Late Payments:

Monthly Payments Required:



Revolving Charge Accounts \$16,149

Real Estate Loan 50.

Installment Loans (Auto Loans, Student Loans, etc.) \$7,715

Closed Accounts \$586

Renters Credit Report Background Check

Thomas J. Lucier

Renters Credit Report Background Check:

California Tenants' Rights J. Scott Weaver, 2024-07-30 The go to survival guide for California tenants California tenants have many rights especially those lucky enough to have rent control But knowing and enforcing these rights can be difficult Fortunately California Tenants Rights the leading tenant guide for over 50 years provides all the information and key forms tenants need to find a good rental in a competitive market understand the rules regarding service and support animals deal with a problem roommate or noisy neighbor stop landlord intrusions of privacy get the landlord to make repairs or deal with mold or bed bugs fight illegal discrimination harassment or retaliation break a lease with minimal liability respond to a late rent or termination notice get as much of the deposit back as possible and fight an eviction with line by line instructions on completing required forms The 24th edition includes updated information on state eviction rules and forms local and statewide rent control ordinances and additional anti discrimination protections **Every Landlord's Legal Guide Marcia** Stewart, Janet Portman, Ann O'Connell, 2024-08-27 The legal forms and state rules every landlord and property manager needs To keep up with the law and make money as a residential landlord you need a guide you can trust Every Landlord s Legal Guide From move in to move out here s help with legal financial and day to day issues You ll avoid hassles and headaches not to mention legal fees and lawsuits Use this top selling book to screen and choose tenants prepare leases and rental agreements avoid discrimination invasion of privacy personal injury and other lawsuits hire a property manager keep up with repairs and maintenance make security deposit deductions handle broken leases learn how to terminate a tenancy for nonpayment of rent or other lease violations restrict tenants from renting their place on Airbnb and deal with bed bugs mold and lead hazards The 17th edition is completely revised to provide your state s current laws covering deposits rent entry termination late rent notices and more With Downloadable Forms Includes access to more than 30 essential legal forms including a lease and rental agreement rental application notice of entry tenant repair request security deposit itemization California Tenants' Rights Janet Portman, J. Scott Weaver, 2022-07-04 The go to property manager agreement and more survival guide for California tenants California tenants have many rights especially those lucky enough to have rent control But knowing and enforcing these rights can be difficult Fortunately California Tenants Rights the leading tenant guide for more than 45 years provides all the information and key forms tenants need to find a good rental in a competitive market understand the rules regarding service and support animals deal with a problem roommate or noisy neighbor stop landlord intrusions of privacy get the landlord to make repairs or deal with mold or bedbugs fight illegal discrimination harassment or retaliation break a lease with minimal liability respond to a late rent or termination notice get as much of the deposit back as possible and fight an eviction with line by line instructions on completing required forms The 23rd edition includes updated information on state eviction rules and forms local and statewide rent control ordinances and your options when faced with unpaid Covid rent With Downloadable Forms Sample Letters Download a lease and eviction defense forms plus more than

two dozen sample letters and emails inside the book Every Tenant's Legal Guide Janet Portman, Ann O'Connell, 2024-05-28 Renters have many legal rights learn yours and how to protect them The only book of its kind Every Tenant's Legal Guide gives you the legal and practical information you need plus dozens of sample letters and forms to find a great rental and landlord Learn your rights regarding pets guests deposits and privacy and find out how to notify your landlord about needed repairs and use rent withholding or repair and deduct if you have to avoid disputes with roommates over rent deposits quests and noise fight illegal discrimination retaliation or sexual harassment navigate state and local rent control laws deal with hazards like lead paint mold and bed bugs break a lease with minimum liability and get your security deposit returned on time The 11th edition of Every Tenant's Legal Guide includes charts detailing every state's landlord tenant laws This edition also includes information on how to deal with large impersonal corporate landlords and the competitive rental markets found in nearly every state The Landlord Entrepreneur Bryan Chavis, 2017-09-05 From the author of the real estate investment bible Buy It Rent It Profit comes a fresh guide to teach new and aspiring landlords how to go from managing a single rental property to successfully managing a large rental portfolio In his first book real estate expert Bryan Chavis created the ultimate how to guide for buying and managing rental properties with practical realistic ways to build lasting long term wealth Now he takes his acclaimed program one step further The Landlord Entrepreneur shifts the focus from dealing exclusively with residential real estate to building a dynamic property management business By following the step by step instructions in this new guide anyone can create a fully functioning professional property management company in only ten days With Chavis s modern take on real estate you will learn the five phases of property management and the skills needed to successfully move through them as well as the hacks and tricks to build your profitable business from the ground up Full of smart practical business advice The Landlord Entrepreneur is the only guide you need to become a successful property manager in today s real estate market Rent Vs Own Jane Hodges, 2012-03-21 Finance and real estate reporter Jane Hodges explains how the housing market works and breaks down all the pros and cons of buying and renting to help consumers make the best choice for their budget market emotional needs and future Landlord's Guide to Finding Great Tenants Janet Portman, 2020-06-30 Protect your investment Choosing new tenants who will pay on time respect your property and stay for an extended period will make your life easier and your business more profitable This book guides you through the process of attracting screening choosing and getting the best renters possible Just as important it shows how to avoid problem tenants You ll learn how to avoid discrimination complaints advertise effectively screen tenants over the phone show the unit evaluate applications examine credit reports check references make a rental offer reject applicants and much more With Downloadable Forms includes dozens of forms and checklists that will help you get the information you need without running afoul of the law available for download details inside Landlord's <u>Legal Kit For Dummies</u> Robert S. Griswold, Laurence C. Harmon, 2014-07-01 The landlord s essential guide to residential

rental law Landlord's Legal Kit For Dummies is a comprehensive guide to the laws and legalities of renting property This one stop legal reference provides both guidance and the correct forms that help landlords avoid tenant issues which could lead to legal ramifications From screening potential tenants to handling your own insurance and taxes you ll find expert insight in this easy to read style that simplifies complex legal matters into understandable terms. The book includes access to all the needed legal forms in both English and Spanish and contains current information about applicable codes ordinances and policies across the country Landlords have a responsibility to provide a safe fully operational home for their tenants and oversights can result in major court settlements As a landlord you need to know what the law requires of you You also need to understand your rights and the actions available to you when the tenant is in the wrong This resource brings you up to speed with the most current information about residential rental property law The book covers privacy rights domicile laws paperwork and more Features up to date lease forms and contracts available for download online Provides information about applicant screening questionnaires and anti discrimination policies Includes state and local building codes health ordinances and landlord tenant laws Instructs you how to handle breach of lease situations and evictions There s even guidance on hiring a lawyer to protect your assets property and rights Ignorance of the law is no excuse in court and it frequently leads to misunderstandings that can hurt your wallet and your reputation Before you lease another property get all your ducks in a row with the essential instruction and tools in Landlord s Legal Kit For Dummies The California Landlord's Law Book Nils Rosenquest, 2025-04-29 No resource in print or online gives such detailed and practical information to California landlords and property managers who are subject to a large number of detailed state local and federal laws and regulations The 40 forms are designed for every common situation from tenancy terminations to notices to enter to required disclosures all of which are subject to legal requirements New information on state wide rent control and fair housing California Real Estate Property Management Fred Crane, 2007-05 Educational tool for California brokers agents landlords resident managers and attorneys The objective of this book is to fully inform the reader of federal state and local landlord tenant rights and obligations This book examines and applies the rules of leasing and renting for both residential and nonresidential income properties using sample case studies throughout the book Included with an explanation for their use are all the forms and notices required by California law to establish leasing and management agencies how to create alter and terminate tenancies and how to preserve rent obligations for later enforcement after evictions These forms fully reflect the most up to date relevant codes judicial decisions and practices Financial Independence for Teens, 1st Ed. James Chambers, 2019-01-01 Basic consumer information and guidelines on teen financial literacy and transitioning to adulthood Offers career planning guidance and covers internships apprenticeships and college saving and spending wisely money management tools and other financial information offered as additional resources 11 Steps For Landlords To Find Great Tenants Emo Ikede, 2022-08-05 Landlords want great tenants to rent their properties One that takes care of the property pays rent on time

and gets along well with the neighbours In this book I will show you 11 steps to follow so that you get great tenants From preparing your property creating and posting your advertisement screening you tenants and signing a lease this book covers important steps you should implement This book is a summary of what we have learned over the last 14 years of being a landlord It is a guick read that gets straight to the point to help you grow your rental business Rights Mary Ann Hallenborg, 2002 Offers legal advice for tenants in New York discusses common rental problems and solutions and includes instructions for preparing legal forms and letters The Empowered Landlord's Handbook Pasquale De Marco, 2025-05-01 The Empowered Landlord s Handbook is the ultimate guide for aspiring and experienced landlords providing a comprehensive roadmap to navigate the complexities of property management and rental investment This comprehensive book covers every aspect of successful property management from preparing for rental success and managing properties effectively to maximizing rental income and protecting your investment With clear and concise language Pasquale De Marco shares valuable insights and practical strategies to help you make informed decisions and achieve your rental investment goals Through ten comprehensive chapters you ll discover how to choose the right property create a comprehensive lease agreement screen tenants effectively and set competitive rental rates Furthermore you ll learn the art of handling maintenance and repair requests conducting regular property inspections and dealing with problem tenants professionally The book also delves into the intricacies of rent collection lease violations and evictions providing you with the knowledge and tools to navigate these situations successfully Whether you re looking to expand your rental portfolio or maximize your returns from existing properties The Empowered Landlord's Handbook offers expert guidance on identifying potential rent raising opportunities implementing rent increases strategically and optimizing rental yields through effective marketing strategies You ll also discover the secrets of maintaining properties to the highest standards ensuring compliance with local codes and regulations and building strong landlord tenant relationships With its wealth of practical advice legal insights and real world examples The Empowered Landlord's Handbook is an indispensable resource for landlords seeking to excel in the rental market Whether you re a novice landlord or a seasoned professional this book will empower you to make informed decisions mitigate risks and achieve lasting success in your rental investment journey If you like this book write a review on google books Credit Management Kit For Dummies Steve Bucci, 2011-08-10 The painless way to manage credit in today s financial landscape People with great credit scores are getting turned down for credit cards and loans for homes and cars What do they need besides a good score What are lenders looking for now that they are extremely risk averse Repairing broken or damaged credit is one thing but having to meet today s much stiffer credit standards requiring that consumers consistently manage their credit is another thing all together Credit Management Kit For Dummies gives you answers to these questions and insight into these concerns and also walks you down the correct path to credit application approval You ll discover major changes with the Credit CARD Credit Accountability Responsibility and

Disclosure Act provisions and the new Consumer Financial Protection Legislation Agency the effect of tightened credit markets on those with good marginal or bad credit new rules and programs including Hope and Government options via the Obama Administration the best ways to recover from mortgage related credit score hits tips for minimizing damage after walking away from a home credit score examples with new ranges and much more The pros and cons of credit counselors. The quickest and most effective way to undo damage from identity theft Advice and tips about adding information to a credit report and beefing up thin credit Guidance for evaluating your Credit Score in today's economy Fannie Mae's revised guidelines for purchasing mortgages Information on significant others boyfriend girlfriend spouse and credit and debt sharing IRS exceptions to the Mortgage Forgiveness Debt Relief Act in a mortgage meltdown situation Not just for those who have bad credit and need to repair it Credit Management Kit For Dummies also serves as an invaluable resource for those with average credit who want or need to manage it to get a job reduce insurance costs qualify for banking products and more

A Landlord's Guide to Prosperous Property Management Pasquale De Marco, 2025-07-20 A Landlord s Guide to Prosperous Property Management is the definitive guide for landlords seeking to maximize their rental income streamline operations and navigate the ever changing landscape of property management Written by a seasoned expert with decades of experience this book is packed with practical advice actionable strategies and invaluable insights to help landlords succeed Within these pages you ll discover a comprehensive roadmap to becoming a successful landlord Learn how to build profitable partnerships with tenants master essential legal considerations and implement masterful management techniques to enhance your property's value Whether you re dealing with maintenance issues screening tenants or managing property finances this book provides step by step guidance to help you excel in every aspect of property management Unlock the secrets to fostering excellent landlord tenant relationships dealing with difficult tenants and creating a resident retention strategy that minimizes turnover and maximizes rental income With A Landlord's Guide to Prosperous Property Management you ll gain the tools and knowledge to effectively manage multiple properties utilize technology to streamline operations and create a maintenance and repair budget that keeps your properties in top condition From understanding tax implications and optimizing rental property insurance coverage to navigating challenging situations like lease violations and evictions this book leaves no stone unturned Whether you re a seasoned pro or just starting out this book is your essential guide to achieving your property management goals Take control of your rental properties and elevate your landlord career to new heights with A Landlord's Guide to Prosperous Property Management Dive in and unlock the secrets to building a successful and profitable rental property portfolio today If you like this book write a review **How to Succeed and Make Money** with Your First Rental House Douglas A. Keipper, Sean M. Lyden, 2004-05-03 Seize the opportunity and watch the money roll in Don t be paralyzed by fear of making mistakes and losing money Buying a rental house should be one of the safest investments you make and you already have the skills you need to succeed You just need to learn how to use them In How to

Succeed and Make Money with Your First Rental House Douglas Keipper tells the true story of how he overcame his fear of real estate investing and made money on his first rental house Keipper uses his experience as an example as he walks you step by step through the entire process of buying renovating renting and managing a rental house And you ll learn from his mistakes not your own Find out how easy it is to supplement your income with the most popular investment vehicle in the country Let Keipper show you how to Prequalify for low cost loans Connect with the right loan broker realtor and subcontractors Find the right house at the right price and make a great deal Save money on renovations that produce higher rents Find and qualify top quality tenants Protect your investment with the right lease and always get paid on time To Find, Buy And Turnaround Small Mismanaged Rental Properties For Maximum Profit Thomas J. Lucier, 2002-05 All of the nitty gritty details step by step checklists sample agreements and realistic advice that you need to know about in order to profit from small mismanaged residential rental properties Rental Riches Barrett Williams, ChatGPT, 2024-12-20 Unlock the potential of passive income and build a legacy of financial freedom with Rental Riches the ultimate guide to mastering the rental property market Whether you re a seasoned investor or a real estate novice this comprehensive eBook offers invaluable insights and strategies to help you thrive in today s competitive landscape Discover how to analyze market trends and identify the most profitable locations to build your rental empire With expertly crafted chapters learn the secrets of financing your portfolio including leveraging other people's money to maximize your investment potential without breaking the bank Navigate the complexities of legal considerations and landlord tenant laws with ease ensuring you re always on the right side of the regulations Gain insider knowledge on managing your rental properties efficiently setting up robust management systems and selecting trustworthy tenants to minimize hassles Boost your properties value through strategic renovations and understand the art of enhancing curb appeal to attract high value renters Master the art of pricing by comparing local rental rates and estimating profit margins accurately Maximize your rental income with cutting edge marketing techniques Craft compelling listings market on multiple platforms and manage tenant turnover seamlessly Discover how to minimize costs through efficient operations cost effective outsourcing and energy saving strategies Delve into the intricacies of tax benefits and incentives to optimize your financial returns As you grow learn the strategies for scaling your portfolio diversifying investments and managing multiple properties effectively Plan your exit strategies like a pro and explore the pros and cons of selling versus holding properties Reinvest your rental income to build long term wealth and secure your financial future With Rental Riches you re not just reading theory you re gaining access to real life success stories of investors who ve turned the rental market into their personal goldmine Are you ready to join their ranks and achieve rental riches of your own Jumpstart your journey today and transform your financial landscape forever Credit Repair Kit For Dummies Melyssa Barrett, Stephen R. Bucci, Rod Griffin, 2021-01-07 Sensible ways to manage and repair your credit Need a credit makeover You re not alone in the U S outstanding credit card and other types of revolving debt have

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Table of Contents Renters Credit Report Background Check

- 1. Understanding the eBook Renters Credit Report Background Check
 - The Rise of Digital Reading Renters Credit Report Background Check
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Renters Credit Report Background Check
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Renters Credit Report Background Check
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Renters Credit Report Background Check
 - Personalized Recommendations
 - Renters Credit Report Background Check User Reviews and Ratings
 - Renters Credit Report Background Check and Bestseller Lists
- 5. Accessing Renters Credit Report Background Check Free and Paid eBooks
 - Renters Credit Report Background Check Public Domain eBooks
 - Renters Credit Report Background Check eBook Subscription Services
 - Renters Credit Report Background Check Budget-Friendly Options
- 6. Navigating Renters Credit Report Background Check eBook Formats

- ∘ ePub, PDF, MOBI, and More
- Renters Credit Report Background Check Compatibility with Devices
- Renters Credit Report Background Check Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Renters Credit Report Background Check
 - Highlighting and Note-Taking Renters Credit Report Background Check
 - Interactive Elements Renters Credit Report Background Check
- 8. Staying Engaged with Renters Credit Report Background Check
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - $\circ\,$ Following Authors and Publishers Renters Credit Report Background Check
- 9. Balancing eBooks and Physical Books Renters Credit Report Background Check
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Renters Credit Report Background Check
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Renters Credit Report Background Check
 - Setting Reading Goals Renters Credit Report Background Check
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Renters Credit Report Background Check
 - Fact-Checking eBook Content of Renters Credit Report Background Check
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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