

Applicant: Mariya Abramova

File#: 259493 **Reported:** 8/19/2016 1:10:07 PM

Information Provided For Search

Name: Mariya Abramova
Address: 37317 Popolous AV

Date of Birth: 1/1/1960
City/State/Zip: Palmdale, CA 93552

SSN: XXX-XX-1578

Score Assessment

Social Security Number Matched Applicant: Yes

FICO Credit Score: **649**


■ 350-579 Far Below Average Consumer Credit Score
 ■ 650-719 In the Median Consumer Credit Score Range
■ 580-649 Below the Average Consumer Credit Score
 ■ 720-799 Above the Average Consumer Credit Score
■ 800-850 Well Above Average Consumer Credit Score

Reasons Affecting Score

- Number of accounts with delinquency
- 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

Total Amount Past Due: \$0
Number of Times:
 30 Days Late: 16
 60 Days Late: 0
 90 Days Late: 0
Accounts with Late Payments: 13
Total Amount of Debt: \$24,499
Monthly Payments Required: \$1,145

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 Inquiries: 1

Debt Summary

Total Debt: **\$24,499**

This is the total debt the applicant has.



- Revolving Charge Accounts: \$16,149
- Real Estate Loan: \$0
- Installment Loans (Auto Loans, Student Loans, etc.): \$7,715
- Closed Accounts: \$586

Instant Credit Report On Your Tenant

Melanie Bien, Robert S. Griswold



Instant Credit Report On Your Tenant:

Every 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

Property Management Kit For Dummies Robert S. Griswold, 2021-11-16 Before you put that FOR RENT sign in the yard read this Hello there future landlord You ve found what you re looking for a complete package of information and resources to teach you what you need to know and make your life and your tenants lives easier With Property Management Kit For Dummies you can learn how to manage single family homes large apartment buildings treehouses dollhouses okay there s not much info here on managing dollhouses but everything else is definitely covered Find good tenants move them in and keep them happy and paying rent on time When it comes time for a change learn how to move tenants out and turn over the property easy as pie This book makes it simple to understand tax and insurance requirements building maintenance concerns and financial record keeping Plus the updated edition reflects the current rental property boom new technologies changes to the law and the inside scoop on the latest Fair Housing issues to keep you out of court Emotional support animals Rent control Bed bugs Eviction It s all in here Find out whether property management is right for you learn what you need to get started and be successful as your residential rental property portfolio grows Get your ducks in a row develop solid marketing and advertising strategies and resources build up to date rental contracts figure out the legal side of things and minimize your income and property tax bills Make sure you re renting to responsible people and deal with the occasional problem tenant without major drama Maximize your cash flow by keeping your rents at market prices efficiently handling maintenance and ensuring your property has great curb appeal with the features and benefits sought by today s tenants Become a top notch property manager with this one and done reference plus online bonus materials

Every Landlord's Guide to Managing Property Michael Boyer, 2020-11-24 The ultimate property management guide for the do it yourself landlord Written for the millions of landlords who own a single family home condo or small less than four unit rental property Every Landlord s Guide to Managing Property covers everyday skills a hands on landlord needs including how to retain good long term tenants with regular communication handle nitty gritty maintenance from snow removal to toilet clogs to painting avoid conflicts over late rent unauthorized roommates and clutter limit costly tenant turnovers and vacancies manage condos and deal with association restrictions track income and expenses and do your own taxes hire and work with contractors

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Rent-to-Sell Wendy Patton,2009 With Rent to Sell Wendy Patton offers a timeless proven solution to getting your house sold so you can move on to your next opportunity It s a strategic must read for sellers seeking creative options and the real estate agents that support them Gary Keller New York Times best selling author of SHIFT How Top Real Estate Agents Tackle Tough Times Wendy Patton hit the nail on the head with this one Wendy covers every aspect from preparing your house for sale to the nitty gritty paperwork Wendy is truly a remarkable lady who is more qualified than anyone to teach on this subject In fact I would tell you that YOU RE CRAZY if you don t read this book because it is the most detailed book I have ever seen on the subject period Than Merrill Real Estate Investor Founder of FortuneBuilders com and Star of A E s Flip this House Ta daaa a real how to book that covers the creative methods of selling with tremendous detail from A to Z It is a survival manual for the Real Estate Professional and the seller Kathleen Sanchez Associate Broker Owner Coldwell Banker Shooltz Wow talk about timing This book must be read now by anyone trying to sell their home or any real estate agent that wants to serve their clients more effectively David Lindahl Real Estate Investment Expert ReMentor com Best Selling Author of Emerging Real Estate Markets and Multi Family Millions and www.rementor com *Making Money with Rental Properties* Kimberly Smith,Lisa Iannucci,2014-01-07 It takes an incredible amount of know how to be a successful landlord Idiot s Guides Making Money with Rental Properties is written by experts who have made the mistakes and learned the lessons They have become successful at spotting high rent properties buying them at the right price and time and finding tenants who pay on time and stay for the long haul Loaded with practical tips for the new or prospective landlord you will quickly learn what to do and what not to do when getting into the rental property game **The Household CEO** James Mack,2025-07-22 12 Conclusion 12 Conclusion 11 Retirement 11 Retirement Household CEO Home Economics for Everyone is both a common sense manual and a pep talk on the importance and value of assuming responsibility for your household no matter what stage of life you are in The book covers a broad range of topics beginning with how to approach the housing market a topic especially important as many potential homebuyers face a high price of entry high interest rates and low inventory The book then pivots to more everyday issues such as understanding how a home s heating and cooling system works a few meal recipes and the basics of lawn maintenance Lastly the author returns to the financial sphere with a discussion on investing frameworks and products insurance basics and how to approach retirement savings Household CEO Home Economics for Everyone will enable you to ask the right questions with confidence and make informed intentional decisions that will have a compounding positive effect **Credit Reports** United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance,2013

American Tenant: Everything U Need to Know About Your Rights as a Renter Trevor Rhodes, 2008-05-31 Addresses the latest and most compelling developments in the real estate market including the new reality of mortgage availabilities foreclosure investments and tenants rights More than 250 000 landlords tenants and employers annually rely upon AmerUSA Corporation one of the nation s leading background screening companies AmerUSA offers services to tens of millions of inexperienced everyday landlords in the United States CD Rom includes legal forms and letters plus landlord tenant laws and statutes for all 50 states

Every Landlord's Legal Guide Marcia Stewart, Janet Portman, Ann O'Connell, 2022-05-31 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 bedbugs mold and lead hazards The 16th edition is completely revised to provide your state s current laws covering deposits rent entry termination late rent notices and more Comes With Access to Free 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 property manager agreement and more IMPORTANT NOTE You DO NOT have to pay more to use the downloadable forms please see Appendix B in the book for the link to and instructions for using the downloadable forms that come with the book

Renting Out Your Property For Dummies Melanie Bien, Robert S. Griswold, 2011-02-14 Advice on profitable strategies problem tenants UK legal issues and more Minimise rental headaches and maximise cash flow without agent s fees Whether you want to become a property tycoon or just rent out a second home this guide to the UK rental market is your roadmap to success Now fully updated with extra coverage on tax issues and company formation let successful landlords Melanie Bien and Robert Griswold show you how to buy the right property avoid legal problems retain the best tenants and maximise your rental income Praise for *Renting Out Your Property For Dummies* This book is a comprehensive guide to the process of renting out your property brim full of sound practical advice based on years of experience It s an absolute must for the bookshelf of any would be landlord novice and experienced alike Tom Entwistle Editor of the rental property Web site www.LandlordZONE.co.uk Discover how to Market your property and screen tenants Set the right rent and manage increases properly Master maintenance issues from DIY to contractor dream team Stay on top of your finances and record keeping

Buy It, Rent It, Profit! (Updated Edition) Bryan Chavis, 2017-01-03 Updated edition of *Buy it rent it profit* 2009

Quick Cash Richard E. Schell, 2004 Explores seven fundamental strategies that can be used to raise funds and manage financial hurdles during life s

bumps in the road **Investing in Rent-to-Own Property** Mark Loeffler, 2010-07-15 Investing in Rent to Own Property is the distillation of years of investment experience in real estate It is a both strategy and a system which provides stable proven returns for the investor On the flip side of the coin the homebuyer is provided a house that fits their needs and budget Why should an investor have rent to own as part of his or her investment portfolio This book lays out in clear detail the benefits of rent to own and how to get started with a rent to own strategy Loaded with tips and case studies here are the core components of the system How to identify properties How to carry out due diligence Smart financing strategies How to market your system and attract interested tenants homebuyers How to identify and choose tenants homebuyers The rent to own contract Obligations of the investor to the tenant homebuyer Obligations of the tenant homebuyer to the investor The team of experts agent lawyer lender home inspector accountant Exit strategies There are many singles and couples who for a variety of reasons opt for a rent to own opportunity For some it s an opportunity to check out a location for a couple of years so that they re certain it s the house and neighborhood they want for the long term for others it s the desire to own a home but need to grow their down payment having a nice home while they save is a terrific option The expertise of the investor in identifying the right property and providing the right financing is another significant aspect for the tenant homebuyer The benefits for the investor are many a solid property in an area where the fundamentals are strong great tenants who respect the property a profitable investment even with a downturn in the market Investing in Rent to Own Property is the quintessential tool for investors who have yet to take advantage of a proven money maker or for those investors who want the benefit of a proven system to build their portfolio **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 **Fair Credit Reporting Act** United States.

Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1992

Wealth Without Borders: Quick and Smart Real Estate Investing Techniques Pasquale De Marco, 2025-07-12 In a world where financial independence seems like a distant dream Wealth Without Borders Quick and Smart Real Estate Investing

Techniques emerges as a beacon of hope guiding aspiring real estate investors towards a future of prosperity and abundance. This comprehensive guide unveils the secrets of quick turn real estate investing, a powerful strategy that enables individuals to generate fast cash and build a substantial real estate portfolio even without substantial capital or prior experience. Authored by a seasoned real estate expert with decades of experience, *Wealth Without Borders: Quick and Smart Real Estate Investing Techniques* provides a step by step roadmap to success in the dynamic world of real estate investing. Through clear and concise explanations coupled with real world examples and case studies, this book empowers readers to navigate the complexities of the market and make informed decisions that lead to profitable investments. Whether you're looking to flip properties for quick profits, acquire rental properties to generate passive income, or build a long term real estate empire, *Wealth Without Borders: Quick and Smart Real Estate Investing Techniques* has something for everyone. It covers a wide range of topics including identifying lucrative investment opportunities, securing financing and overcoming financial hurdles, mastering the art of property acquisition and management, employing creative financing strategies to maximize returns, renovating properties for maximum profit, marketing and selling properties quickly and efficiently. With its wealth of practical advice and actionable insights, *Wealth Without Borders: Quick and Smart Real Estate Investing Techniques* is an indispensable resource for both novice and experienced real estate investors. It equips readers with the knowledge and skills necessary to navigate the complexities of the market, minimize risks, and achieve remarkable success. So if you're ready to embark on a journey towards financial freedom and build a legacy of wealth through real estate investing, let *Wealth Without Borders: Quick and Smart Real Estate Investing Techniques* be your trusted guide. Its transformative insights and proven strategies will empower you to unlock the door to a future of financial abundance and lasting success. If you like this book, write a review.

The Identity Theft Protection Guide Amanda Welsh, 2004-09-02. The Identity Theft protection Guide is the most complete, authoritative and easy to use resource on this crucial topic. *Every Tenant's Legal Guide* Janet Portman, Ann O'Connell, 2024-05-28. More states than ever before are passing laws such as rent control and eviction prevention laws to protect tenants. This book helps renters navigate and use these new protections along with the old ones to their advantage and offers timely advice on how tenants can handle common rental related problems without assistance from a lawyer.

First Time Tenant Patricia Barber, 2009-10-09. Student accommodation expert Patricia Barber takes you through all the steps from finding the right property, moving in, and renting right through to finally moving out. Along the way, you will find out what to look for in the tenancy agreement and what it's all going to cost. Learn about the tenancy itself, what to expect from your landlord, and your responsibilities as a tenant. You will also learn how to protect yourself from unscrupulous landlords and most importantly, preserve your deposit. Every aspect of renting is covered with useful tips and case histories from Patricia Barber's wealth of experience in the lettings industry. *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

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