



Landlord Verification Report

Prepared For: George Smith	Order #: 139420
Date and Time: 6/17/2011 9:12:22 PM	Processing: Expedited

	Risk Description	Glossary Ref #	
RISK FACTORS IDENTIFIED:	• First notice of default filed on revolving home loan on subject property	3	
	• Tax lien of \$1984.23 against subject property	4	
	• Notice of default against another property owned by landlord	9	
	• Multiple property owners identified	10	
	• Possible high loan-to-value against property	13	
OVERALL RISK PROFILE ASSESSMENT		HIGHER RISK LEVEL	

Property Information reported by requester

Property Address	2845 First Ave. Denver, CO 80201
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Landlord Information reported by requester

Name	Susan L. Anderson		
Business Name	Anderson Properties LLC		
Telephone	303-555-1752	Alternate Telephone	720-555-6348
Home Address	452 Fifth St. Denver, CO 80202	Business Address	N/A
DL# (1 st 5 digits)	N/A	DL State	N/A
		SSN (1 st 5 digits)	347-55
Date of Birth	11/7/1970	License Plate #	564LNX
		State	CO

Property Data

Ownership	Susan L. Anderson Steven J. Anderson			
Last Sale Date	5/7/2003	Last Sale Price	\$347,500	
Lien 1	Lienholder	Bank of America		
	Amount	\$278,000		
	Date Recorded	5/7/2003		



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Property Data

	Terms	30 year fixed rate. 6%.			
	Notices of Default	None found			
Lien 2	Lienholder	Chase			
	Amount	\$60,000			
	Date Recorded	11/7/2006			
	Terms	Revolving			
	Notices of Default	First notice of default recorded 4/22/2011			
	Property Tax Amount	\$1852.64	Tax payment status	DELINQUENT TAX LIEN FILED \$1984.23	
Other liens	None found				
Square Footage	2732	Bedrooms	4	Bathrooms	3
Additional notes	None				

Landlord Data

Landlord name	Susan L. Anderson				
Possible aliases	Sue Anderson Susan Anderson Susan Lowell Susan S. Lowell Sue Lowell				
Associated business names	Anderson Properties LLC Quick Burger Inc.				
Other properties owned and associated liens / default notices	452 Fifth St., Denver CO 80202 Liens: Wells Fargo - \$256,500 NOTICE OF DEFAULT FILED 3/14/11				
	8152 Sheridan, Westminster, CO 80030 Liens: Wells Fargo - \$114,900 No defaults noted				
Bankruptcies	None found				
Civil Filings	None found				



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Landlord Data

Criminal Filings	Speeding Denver Municipal Court – Traffic 11/28/2001 Guilty plea	
Judgments	None found	
Other Liens not previously noted	None found	
Drivers License Number verification	N/A	
Social Security Number verification	Verified	
Date of Birth verification	Verified	
Vehicle License Plate verification	564LNX, Colorado – registered to Steven Anderson	

KEY TO ICONS AND GLOSSARY OF RISK FACTORS					
	No risk factor found		Potential risk factor found		High risk factor found
1	Property owner of record does not match landlord name. Your lease may not be valid.				
2	Drivers License Number, Social Security Number, or Date of Birth cannot be verified. Indication of landlord identity fraud.				
3	Notice of default filed on subject property. Foreclosure proceedings may be imminent.				
4	Tax lien against property. Owner is delinquent on tax payments, and property may be subject to seizure.				
5	Mechanics Lien, HOA Lien, or other involuntary liens against subject property. Owner is delinquent on payments to a creditor or other entity with the right to proceed toward potential seizure or foreclosure.				
6	Bankruptcy filed by owner. Risk level may be high or moderate, depending on the date of the bankruptcy. A newer bankruptcy filing could be an indicator of ongoing financial issues which could affect future ownership and/or property maintenance.				
7	Civil filings against owner. Risk level depends on the nature and number of filings. See report for filing details.				
8	Criminal filings against owner. Risk level depends on the nature and number of filings. See report for filing details.				



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KEY TO ICONS AND GLOSSARY OF RISK FACTORS				
	No risk factor found	 	Potential risk factor found	High risk factor found
9	Notice of default filed on another property owned by landlord. Indicator of financial issues which could affect future ownership and/or property maintenance on subject property also.			
10	Multiple property owners. Ownership disputed may complicate landlord-tenant relations.			
11	Tax liens against owner. The potential exists for the tax liens to become attached to the owners assets including the subject property at a later date.			
12	Judgments against owner. The potential exists for the judgments to become attached to the owners' assets including the subject property at a later date.			
13	Possible high loan-to-value against subject property. May be an indicator that owner has borrowed excessively against the subject property, and may owe more than the home is worth. We cannot access current loan balances, as they are not a matter of public record, and therefore base this assessment on original mortgage and credit line amounts. High loan-to-value properties are more likely to be defaulted upon.		