

Applicant summary

James J Bergman

IDENTITY VERIFIED

About Me

"As a responsible and reliable tenant, I have a steady income, a positive rental history, and a genuine commitment to maintaining a clean and respectful living environment. I look forward to the opportunity to discuss my application further and demonstrate my suitability as a tenant."

Reason for moving

"I'm moving for a new job and need a place to live."

Email

jamesbergman@gmail.com

Phone

(419) 429-2391

Income

Automated income verification by **Finicity**

\$4,250/mo

AMOUNT & SOURCE VERIFIED

Medical Specialist at NovaHealth Hospital

Verified by regular bank deposits dated 03/02/2023 - 10/02/2023

\$1,000/mo

Investments Dividend

"This income varies from \$500-\$1500 month over month."

Employment history

SELF REPORTED

Mar 2023 - Present

Medical Specialist
NovaHealth Hospital

Employer Contact

Daniel McKinsey
(492) 482-4929
danielm@nhhospital.com

Jan 2021 - Mar 2023

Nurse
Solace Medical Center

Employer Contact

Will Scott
(847) 294-2919
wscott@solacemc.com

Mar 2019 - Dec 2020

Barista
Starbucks

Employer Contact

Jennifer Zuck
(472) 284-1930
jenniferz@starbucks.com

Residence history

SELF REPORTED

Mar 2023 - Present

Rental home
\$2000/mo
1461 Lake Christopher Dr
Virginia Beach, VA

Rental Manager

George
(303) 837-8842
Georgem@gmail.com

Jan 2021 - Mar 2023

Rental home
\$1,500/mo
1200 Elm Street
Seattle, WA

Rental Manager

Fred
(303) 492-9901
fredk@rivermark.com

Experian credit report

For James J Bergman

Created Nov 02, 2023
Expired Dec 02, 2023



Credit Score

710
Excellent



Calculated using [Vantage Score 3.0](#)

[See credit score factors](#)

Financial summary

ON-TIME PAYMENTS

94%

EST. MO. PAYMENTS

\$2,350

CREDIT USED

23%

TOTAL DEBT

\$1,040

Account overview

Data displayed is from the last 25 months

Open accounts

Balance

Capital One Credit Card **\$1040**

Balance	\$568
Status	Open
Open date	07/01/2020
On-time payments	0
Late payments	2
Last late payment	09/20/2022

Payment history

Data displayed is from the last 25 months

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021										✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	B1	✓	✓	30	60
2023	—	—	—	✓	✓	✓	✓	✓	✓	✓		

✓ Paid on time 30 30 days past due 60 60 days past due B1 Bankruptcy (Chapter 13)
— No history reported

Discover Credit Card **\$0**

Bank of America Credit Card **\$0**

Average age of open accounts: 3 yrs, 5 mos

Closed accounts

Balance

Average age of closed accounts: 4 yrs, 1 mos

Rivermark Apartment Residential **\$0**

US Bank Secured Loan **\$0**

Citi Bank Credit Card **\$0**

Collections

Creditor	Amount
Allied Adjustment & Co	\$50

Credit Inquiries

Inquirer	Date
Capital One — Bank credit cards	06/20/2021
LendEasy — Personal Loan Company	04/20/2020

Public records

Information found via Experian's public records search:

Addresses

1200 Elm Street
Seattle, WA 98167

1461 Lake Christopher Dr
Virginia Beach, VA 29401

Employers

NovaHealth Hospital

Solace Medical Center

Starbucks Limited

Bankruptcies

None found

[Notice to users](#)

Do you disagree with information in your credit report?

[File a dispute with Experian](#)

CIC background check report

For James J Bergman

Date of birth: June 10, 2021



Background report summary

HOUSING COURT RECORD

1

CRIMINAL RECORD

1

Report detail

Report ID: Z-123, Z-492

Rental property ZIP Code: 22832

Ordered: November 02, 2023

Expiry: December 02, 2023

Housing court record

Q Total 1 housing court record found.

The result of housing court record searches may vary according to (1) collection restrictions by the different court jurisdictions which may result in some areas not having coverage and (2) reporting restrictions due to government regulations applicable to the rental property's location. CIC applies industry best practices in the attempt to accurately match and report these records.

Hyattsville District Court

Full name: James John Bergman
Address: 1461 Lake Christopher Dr, Virginia Beach, VA 29401

Case details

Case filing date: 03/20/2021
Case filing date: 249NF928NF

Judgement details

Judgement: Plaintiff
Judgement date: 03/23/2021
Judgement amount: \$500

Plaintiff details

Plaintiff's name: Rivermark Housing LLC
Plaintiff attorney: Alan Blankfield

Criminal record

Q Total 1 criminal activity but no sex offender hits found in U.S. with available databases.

Nationwide Criminal, Sex Offender Scan of Best Available Databases. The result of criminal searches may vary according to (1) collection restrictions by the different court jurisdictions which may result in some areas not having coverage and (2) reporting restrictions due to government regulations applicable to the rental property's location. CIC applies industry best practices in the attempt to accurately match and report these records. The end user should compare the applicant submitted information with demographic data and physical descriptors in determining a positive match prior to the end user making any decision.

Nationwide criminal scan

1 Record

Retail fraud first degree

Full name: James John Bergman
Address: 1461 Lake Christopher Dr, Virginia Beach, VA 29401

Subject information

Full name: James John Bergman
Date of birth: 04/30/1978
Sex: Male

Case details

Case number: 2020-198923-GD
State: MD
Category: Criminal
Source: Maryland Grand Traverse 13th Circuit Court
Jurisdiction: Grand Traverse
Comments: District court case number : 29-2940; Criminal tracking number: 249898238921

Offense details

Type: Felony
Description: Retail fraud first degree
Charge filing date: 08/26/2019
Disposition: Inactive status
Disposition date: 09/28/2019
Court: 13th Circuit

Bureau Contact Information

Contemporary Information Corp.
c/o Consumer Relations Department
3700 Crestwood Pkwy, #300
Duluth, GA 30096
Phone: 1-888-316-4242 Fax: 1-888-797-2254
www.cicreports.com/consumer-assistance

The agency providing this report will provide, when contacted by the consumer seeking a copy of this report or making a request to review his/her file with the agency, a written notice in English and Spanish setting forth the terms and conditions of his/her right to receive disclosures of information such as office hours, any charges for disclosures, identification required for the release of information, names of recipients of reports on the consumer, what assistance is available to the consumer in reviewing/understanding the information and similar instructions.

End of Housing Court Record & Criminal Report

This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations.