

## Public Records Search

**On July 1st, 2017, the Credit Bureaus suppressed most lien and judgment records from the credit report which they estimate will impact 8.9% of consumer reports (19.5 million consumers).**

Person -Civil Court Search		<i>Sample</i>	
Reference #	1234567890		
Process Date	6/6/2017		
Requesting Lender	ABC Mortgage		
<b>Input</b>			
Name	John A Doe		
SSN	xxx-xx-2222		
<b>Summary</b> (national search, see note below for dates searched)			
<b>Record type</b>	<b>Date</b>	<b>Plaintiff</b>	<b>Amount</b>
Bankruptcy	7/26/2010		
Lien	1/13/2010	State of California/ Francize Tax Board	\$20,183.00
Judgment	12/27/2009	Wells Fargo Bank	\$9,297.00
<b>Results Bankruptcy</b>			
Debtor 1: name	John Doe	Debtor 2: name	Mary Doe
Debtor 1: ssn last 4	xxx-xx-2222	Debtor 2: ssn last 4	xxx-xx-1111
Debtor 1: address	136 Linmore Dr Fremont, CA 94539	Debtor 2: address	136 Linmore Dr Fremont, CA 94539
Debtor 1: phone	510-879-3600	Debtor 2: phone	510-879-3600
Chapter	7	Notice type	Discharge
Filing date	7/26/2010	Court ID/ district	CAN: CA- Oakland- Northern
Case #	1048428		
<b>Results Lien</b>			
Defendant name	John Doe	Filing / recording date	1/13/2010
Defendant address	136 Linmore Dr Fremont, CA 94539		
Plaintiff/ lien listing agency	State of California/ Francize Tax Board	Filing / Doc type	State tax lien
Filing location	ALAME	Deed category type	Placement
Tax serial lien cert #	10006604608	Case #	2010001211
Tax lien date / period	1/06/2010 12/31/2006	Lien amount	\$20,183.00
<b>Results Judgment</b>			
Defendant name	John Doe	Filing / recording date	12/27/2009
Defendant address	136 Linmore Dr Fremont, CA 94539		7/22/2010
Plaintiff name	Wells Fargo Bank	Filing / Doc type	Judgment
Filing location	CAPLAM1/ Alameda, CA	Deed type	
Recording #		Case #	MCV40360
		Judgment amount	\$9,297.00

The Public Records Search (PRS) report identifies civil court records on individuals including bankruptcy filings, tax liens, as well as collections and judgments from more than 3,600 jurisdictions including small claims, municipal, county, state and federal courts. The report provides information on the debtor, plaintiff, amounts, dates, amendments and releases within FCRA guidelines.

The report searches the national court records using the person's name (first, middle and last) to identify the number of potential records and then filters those by the person's then address and their social security number (bankruptcy only). Since lien and judgment records do not include the SSN, the national search uses a 4-point match on name and address elements to reduce the risk of a missed record while minimizing the chance of a false record.

**For further information please contact your ACRANet Account Executive**

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