

Applicant Details

[View Other Applicants](#)

Michael Draper

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☎ (303) 222-2222

🏠 123 Main Loop, 102
Castle Rock, CO 80109

Move In

Archive

Change Unit

Applicant Info ✓

Application PDF

Credit Report

Criminal Report

Eviction Report

Payroll & Cash Flow ✓

Download

\$10 paid by applicant on May 15, 2025 at 12:15 pm

INCOME STABILITY SCORE



The Income Stability Score is proprietary metric designed to quantify how consistent and reliable an applicant's income stream is, based purely on their real transaction data. By analyzing payroll and other recurring deposits in an applicant's linked bank account, the score gives you an "instant pulse" on income stability.

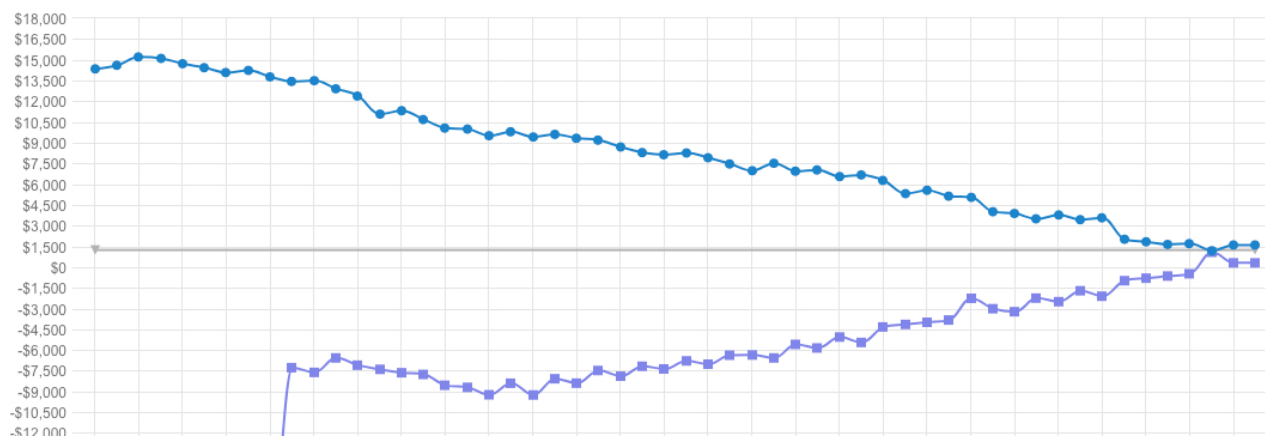
PAYROLL VERIFICATION BY BANK DEPOSITS

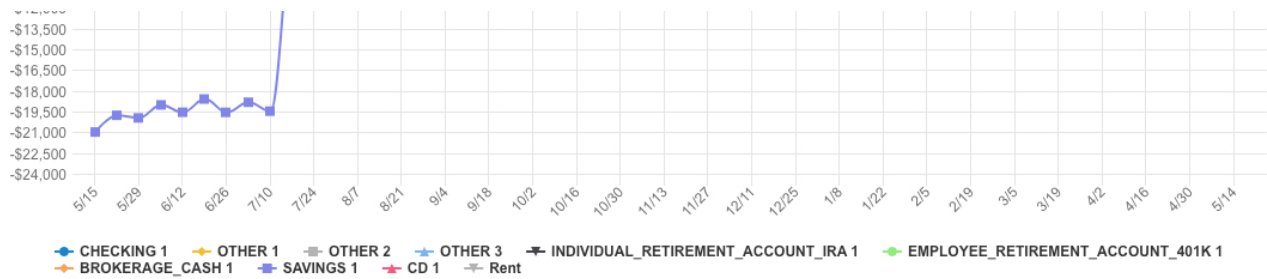
This table shows direct deposits that likely represent the applicant's income, including those labeled 'Payroll', 'Military Payroll', or 'Other Income'. Deposits made by check or transfers from a business account are not included in this table.

05/09/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$501.72
04/26/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
04/10/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$25
TOTAL LAST 30 DAYS OF INCOME TRANSACTIONS			\$981.9

CASH TRENDS IN LAST 365 DAYS

This chart plots your applicant's cash balance every two weeks. When that balance exceeds your rent amount (gray line), historical trends suggest this applicant will be able to cover rent each month.

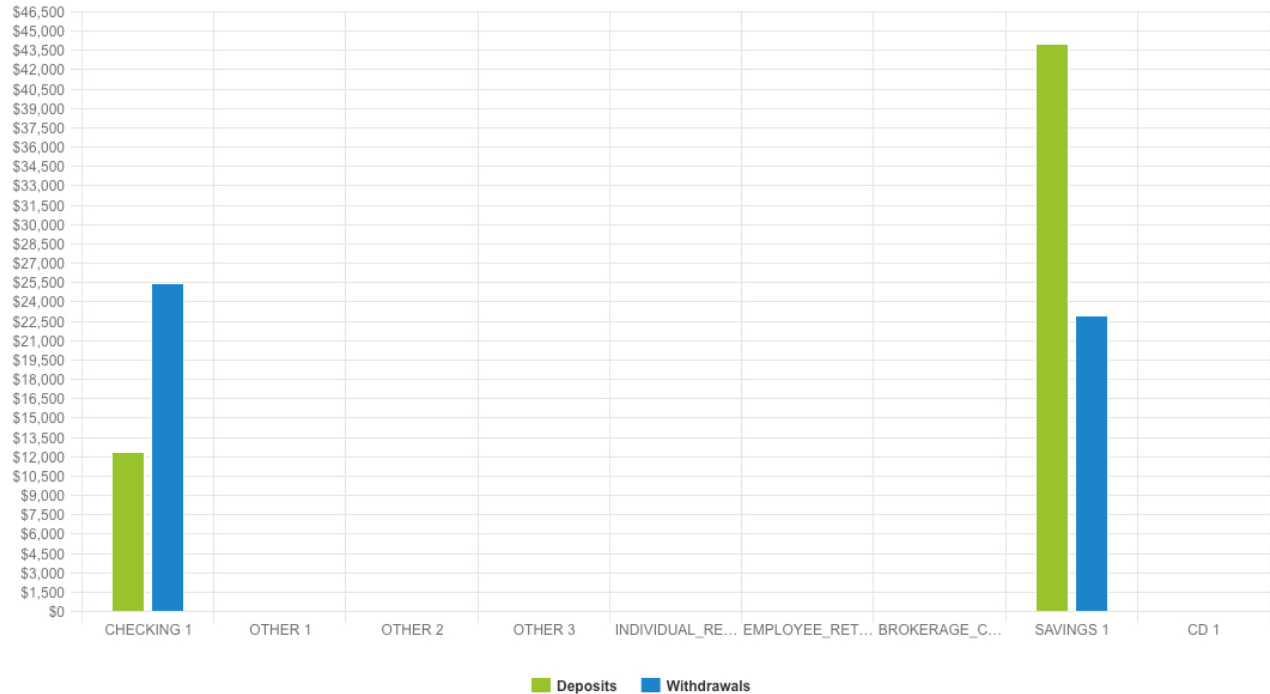




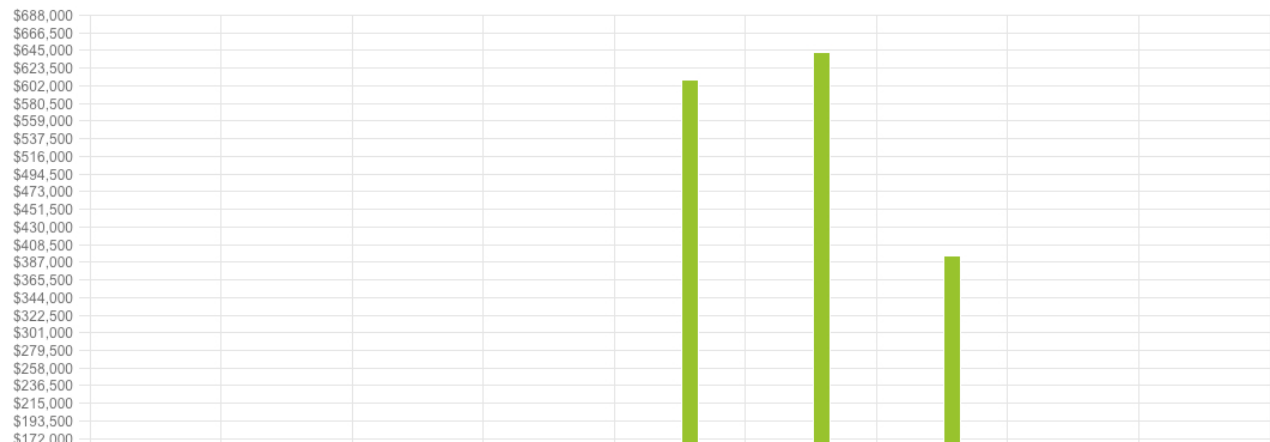
POTENTIAL RED FLAGS IN THE LAST 365 DAYS

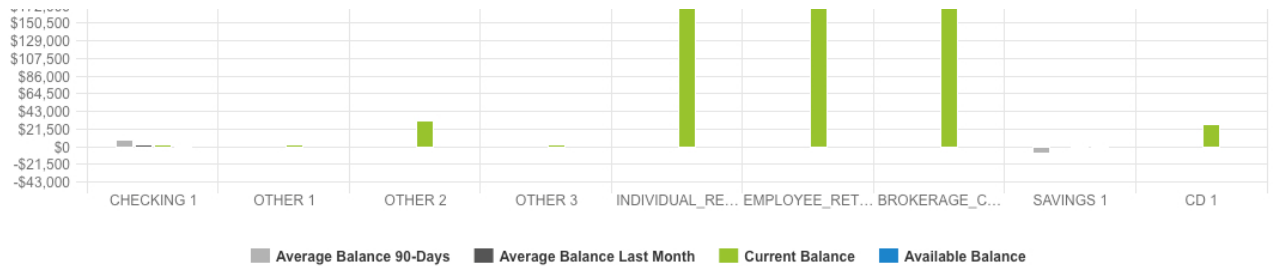
Potential Red Flags	Total Transactions	Total Transactions Amount
Overdraft Transactions (ov)	0	\$0.00
Returned Check Fee (rc)	0	\$0.00
Unemployment Benefits (ui)	0	\$0.00
Collection Payments (ca)	0	\$0.00

CASH FLOW IN LAST 365 DAYS



BALANCE TRENDS IN LAST 365 DAYS





ACCOUNT DETAILS

CHECKING 1

Rent Affordability Score:



The Rent Affordability Score is a risk assessment based on the last 30 days of transactions in a single bank account and your rent amount. It aggregates multiple weighted data points. A higher score indicates lower risk.

Data points include:

1. Number of NSF's: 0
2. Number of days the end of day balance was more than the rent amount: 30
3. Number of days the end of day balance was less than the rent amount: 0
4. Number of days the end day balance was positive: 30

Bank Name:	WorldWide Savings	Name on Account:	Michael
Account Name:	Dag Checking Account	Period:	365 days
Account Number:	*xxxx	As of:	05/15/2025
Current Balance:	\$1600		

Deposit Details			
05/09/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$501.72
05/07/2025	Loan	INSTACASH REPAYMENT XXX-XXX-8888 NY	\$0.99
04/26/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
04/10/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$25
03/30/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$565.71
03/15/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
02/28/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$513.35
02/13/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
02/04/2025	Deposit	BRIGHTLENDING XXXXXX7777	\$500
01/29/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
01/15/2025	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$565.71
12/31/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$565.71
12/15/2024	Paycheck/Salary	KPMG LLP Payroll PPD ID: XXXXXX5555	\$943.96
12/02/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$230.87
11/17/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$420.27
11/08/2024	Other Income	Earnin Payment Recover VISA DIRECT CAXX0000	\$100
11/07/2024	Transfers	Earnin WD TIP JAR PPD ID: XXXXXX2222	\$60
10/19/2024	Paycheck/Salary	KPMG LLP Payroll PPD ID: XXXXXX5555	\$211.72
10/05/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$420.27
09/20/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$501.72
09/05/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
08/30/2024	Other Income	Earnin Payment Recover VISA DIRECT CAXX4444	\$100

DATE	DEPOSIT TYPE	DEPOSIT DESCRIPTION	AMOUNT
08/18/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$513.35
08/03/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$12.21
07/18/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$455.18
07/03/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$513.35
06/18/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$310.22
06/03/2024	Paycheck/Salary	EASTERN PAYROLL PPD ID: XXXXXX0000	\$513.35
05/28/2024	Savings	Online Realtime Transfer to Family savings 4444 transaction#: XXXXXX5555	\$300
05/24/2024	Online Services	SEEDFI PAYMENT OVERPAYMENT. CCD ID: XXXXXX8888	\$600
05/19/2024	Paycheck/Salary	KPMG LLP Payroll PPD ID: XXXXXX5555	\$612.72
TOTAL DEPOSITS:			\$12333.28

OTHER 1

Bank Name:	WorldWide Savings	Name on Account:	Robin
Account Name:	Dag Student Loan	Period:	0 days
Account Number:	*6789	As of:	05/15/2025
Current Balance:	\$2316.36		

Deposit Details
No deposits found
TOTAL DEPOSITS:
\$

OTHER 2

Bank Name:	WorldWide Savings	Name on Account:	(Not returned by bank)
Account Name:	Dag Mortgage	Period:	0 days
Account Number:	*7658	As of:	05/15/2025
Current Balance:	\$31262.66		

Deposit Details
No deposits found
TOTAL DEPOSITS:
\$

OTHER 3

Bank Name:	WorldWide Savings	Name on Account:	Robin
Account Name:	Dag Personal Loan	Period:	0 days
Account Number:	*0403	As of:	05/15/2025
Current Balance:	\$2905.16		

Deposit Details
No deposits found
TOTAL DEPOSITS:
\$

INDIVIDUAL RETIREMENT ACCOUNT IRA 1

Bank Name:	WorldWide Savings	Name on Account:	Jacob
Account Name:	Dag IRA	Period:	0 days
Account Number:	*2345	As of:	05/15/2025
Current Balance:	\$609447.65		

Deposit Details
No deposits found
TOTAL DEPOSITS:
\$

EMPLOYEE_RETIREMENT_ACCOUNT_401K 1

Bank Name:	WorldWide Savings	Name on Account:	Jacob
Account Name:	Dag 401(k)	Period:	0 days
Account Number:	*8901	As of:	05/15/2025
Current Balance:	\$643349.31		

Deposit Details		
No deposits found		
TOTAL DEPOSITS:		\$

BROKERAGE_CASH 1

Bank Name:	WorldWide Savings	Name on Account:	Jacob
Account Name:	Dag Brokerage Account	Period:	0 days
Account Number:	*8279	As of:	05/15/2025
Current Balance:	\$394738.72		

Deposit Details		
No deposits found		
TOTAL DEPOSITS:		\$

SAVINGS 1

Rent Affordability Score:



The Rent Affordability Score is a risk assessment based on the last 30 days of transactions in a single bank account and your rent amount. It aggregates multiple weighted data points. A higher score indicates lower risk.

Data points include:

- 1. Number of NSF's: 0
- 2. Number of days the end of day balance was more than the rent amount: 8
- 3. Number of days the end of day balance was less than the rent amount: 22
- 4. Number of days the end day balance was positive: 12

Bank Name:	WorldWide Savings	Name on Account:	Michael
Account Name:	Dag Saving Plus	Period:	365 days
Account Number:	*xxx	As of:	05/15/2025
Current Balance:	\$305		

Deposit Details			
05/14/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCWR7XW	\$1
05/11/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCXS	\$20
05/08/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCSYKXP	\$328
05/07/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCPFJ5Y	\$50
05/06/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCSX7D9	\$1
05/05/2025	Deposit	Deposit	\$1228.88
05/03/2025	Other Income	Grid CREDIT 6281f3e23adb8d182da9635b/ Grid CashBoost Advance	\$50
05/02/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCSYBS4	\$328

05/01/2025	Transfers	MONEY TRANSFER AUTHORIZED TO Michael D NM SXXXXXXXXXX8888 CARD 7777	\$12.09
04/30/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCRN52R	\$10
04/27/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCK88ND	\$266.92
04/26/2025	Transfers	ZELLE TO Michael D REF #RP0Q	\$28
04/22/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCLS6SF	\$36
04/20/2025	Deposit	Deposit	\$1179.92
04/17/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDBTH4ZQ	\$15
04/16/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDBXF8M3	\$20
04/14/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDBKM	\$100.01
04/10/2025	Deposit	FIG LOANS LLC XXXXXXXXXXX XXXXXX XXX4444 Michael D	\$200
04/05/2025	Deposit	Deposit	\$1546.28
03/26/2025	Transfers	MONEY TRANSFER AUTHORIZED FROM Inc Moneylion NY PXXXXXXXXXX2222 CARD 7777	\$70
03/21/2025	Deposit	Deposit	\$1229.37
03/06/2025	Deposit	Deposit	\$1229.37
02/27/2025	Deposit	CASHNETUSA14 CASHADVANC XX0000 XXXXX7777 Michael DRAPER	\$20
02/26/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCWR7XW	\$14
02/23/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCXS	\$20
02/20/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCSYKXP	\$328
02/19/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCPFJ5Y	\$50
02/18/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCSX7D9	\$16
02/17/2025	Deposit	Deposit	\$1228.88
02/15/2025	Other Income	Grid CREDIT 6281f3e23adb8d182da9635b/ Grid CashBoost Advance	\$50
02/14/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCSYBS4	\$328
02/13/2025	Transfers	MONEY TRANSFER AUTHORIZED TO Michael D NM SXXXXXXXXXX8888 CARD 7777	\$12.09
02/12/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCRN52R	\$10
02/09/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDCK88ND	\$266.92
02/08/2025	Transfers	ZELLE TO Michael D REF #RP0Q	\$28
02/04/2025	Transfers	ONLINE TRANSFER TO DRAPER M EVERYDAY CHECKING XXXXXX7777 REF #DNDCLS6SF	\$36
02/02/2025	Deposit	Deposit	\$1179.92
01/30/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDBTH4ZQ	\$15
01/29/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDBXF8M3	\$20
01/27/2025	Transfers	ONLINE TRANSFER TO Michael D EVERYDAY CHECKING XXXXXX7777 REF #DNDBKM	\$100.01
01/23/2025	Deposit	FIG LOANS LLC XXXXXXXXXXX XXXXXX XXX4444 Michael DRAPER	\$200
01/18/2025	Deposit	Deposit	\$1546.28
01/08/2025	Transfers	MONEY TRANSFER AUTHORIZED FROM Inc Moneylion NY PXXXXXXXXXX2222 CARD 7777	\$70
01/03/2025	Deposit	Deposit	\$1229.37
12/19/2024	Deposit	Deposit	\$1229.37
12/12/2024	Deposit	CASHNETUSA14 CASHADVANC XX0000 XXXXX7777 Michael Draper	\$20
12/09/2024	Deposit	RIGHT NOW LOANS XXXXXXXXXXX XXX0000 Michael Draper	\$119.82
12/07/2024	Deposit	Crane Lending XXXXXXXXXXX XXX6666 Michael D	\$140.14

12/06/2024	Loan	East Line Lendin XXXXXXXXXX XXX1111 Michael Draper	\$149.62
12/04/2024	Deposit	Deposit	\$897.12
12/02/2024	Deposit	Speedy #163 FUNDING LOAN XXXX5555 Draper	\$50
11/19/2024	Deposit	Deposit	\$1228.88
11/12/2024	Other Income	VBS RIGHT_NOW_LO XXXXXXXXXX XX0000 RN-XJAE205K001 Michael Draper	\$50
11/04/2024	Deposit	Deposit	\$1179.92
10/25/2024	Deposit	Crane Lending XXXXXXXXXX XXX4444 Michael DRAPER	\$140.14
10/24/2024	Paycheck/Salary	EAST LINE LENDIN DIRECT PAY XX1111 2XX4199F7RANKPF Michael DRAPER	\$60.11
10/19/2024	Deposit	Deposit	\$1232.98
10/05/2024	Deposit	Deposit	\$1487.82
09/20/2024	Deposit	Deposit	\$1546.28
09/08/2024	Deposit	ATM CASH DEPOSIT 600 S Main St San Diego CA XXX1111 ATM ID 6917E CARD 7777	\$220
08/28/2024	Deposit	Crane Lending XXXXXXXXXX XXX2222 Michael Draper	\$140.14
07/28/2024	Deposit	Deposit	\$1546.28
07/16/2024	Deposit	Deposit	\$12480.88
07/01/2024	Deposit	Deposit	\$1317.92
06/20/2024	Loan	East Line Lendin XXXXXXXXXX XXX9999 Michael DRAPER	\$1
06/16/2024	Deposit	Deposit	\$1229.37
06/01/2024	Deposit	Deposit	\$1283.19
05/17/2024	Deposit	Deposit	\$1535.81
TOTAL DEPOSITS:			\$44005.1

CD 1

Bank Name:	WorldWide Savings	Name on Account:	Michael
Account Name:	Dag Fixed Term Deposit	Period:	0 days
Account Number:	*xxx	As of:	05/15/2025
Current Balance:	\$27517.34		

Deposit Details	
No deposits found	
TOTAL DEPOSITS:	\$

SUMMARY OF ALL TRANSACTION TYPES IN THE LAST 365 DAYS (CHECKING ACCOUNTS ONLY)

Description (Type Name)	Transactions	Total	Transactions Last Month	Total Last Month
Payroll (py)	24	\$10,672.29	2	\$480.18
Other Income (oi)	0	\$0.00	0	\$0.00
Loan Debit (ld)	80	-\$7,800.85	11	-\$1,466.98
Loan Credit (lc)	5	\$1,360.00	0	\$0.00
Overdraft (ov)	0	\$0.00	0	\$0.00
ACH Debit (ad)	0	\$0.00	0	\$0.00
ACH Credit (ac)	0	\$0.00	0	\$0.00
Deposit (dp)	31	\$12,333.28	2	\$480.18
Reversal (rv)	0	\$0.00	0	\$0.00
Utility Payments (up)	0	\$0.00	0	\$0.00
Payroll - Military (mi)	0	\$0.00	0	\$0.00
Unemployment Benefits (ui)	0	\$0.00	0	\$0.00
Overdraft Protection (op)	0	\$0.00	0	\$0.00
Return Check Fee (rc)	0	\$0.00	0	\$0.00
Debt Consolidation (dc)	0	\$0.00	0	\$0.00

Online Gambling (og)	8	-\$408.84	0	\$0.00
Court Ordered Debit (cd)	0	\$0.00	0	\$0.00
Credit Card Payments (cc)	9	-\$1,068.53	1	-\$25.00
Loan Debit - Mortgage (lm)	0	\$0.00	0	\$0.00
Loan Debit - Automobile (la)	0	\$0.00	0	\$0.00
Loan Debit - Personal (pd)	8	-\$2,143.32	2	-\$360.33
Loan Credit - Personal (pc)	0	\$0.00	0	\$0.00
Loan Debit - Student (ls)	0	\$0.00	0	\$0.00
Loan Debit - Business (bd)	0	\$0.00	0	\$0.00
Loan Credit - Business (bc)	0	\$0.00	0	\$0.00
Collection Payments (ca)	0	\$0.00	0	\$0.00
Wire Transfer Credit (wc)	0	\$0.00	0	\$0.00
ATM Deposit (at)	0	\$0.00	0	\$0.00
Wire Transfer Debit (wd)	0	\$0.00	0	\$0.00
Self Employment Income (se)	0	\$0.00	0	\$0.00
Rent (re)	0	\$0.00	0	\$0.00
Stimulus Income (st)	0	\$0.00	0	\$0.00
Buy Now Pay Later - Debit (bn)	21	-\$1,087.30	1	-\$24.50
Buy Now Pay Later - Credit (pl)	0	\$0.00	0	\$0.00
Cash Withdrawal (cw)	0	\$0.00	0	\$0.00
Cash Withdrawal - ATM (aw)	0	\$0.00	0	\$0.00