

Credit Profile Report for Tenant Screening

Identify who's likely to be
your best tenant.



The best screening decisions begin with the best information. Experian's Credit Profile Report and Score helps you to determine whether or not prospective tenants are going to pay their rent.

Experian's Credit Profile Report and Score allows property managers, housing authorities, condominium associations and real-estate agents to quickly determine:

- Whether or not the renter is going to pay by providing access to his or her payment history.
- How long he or she is likely to rent by returning average length of residence. Our reports return the current address and up to 10 previous addresses.
- Why he or she is renting . Does the renter have a foreclosure on their credit profiles or have they never owned a home?
- Credit risk. VantageScore® predicts the likelihood of a consumer becoming 90 days or greater delinquent on any account within 24 months.

Experian's tenant screening services leverage our FileOneSM consumer database of more than 215 million credit-active consumers, offering you access to information that is:

Complete — The most comprehensive nationwide consumer credit information available

Accurate — High-integrity, current information is provided

Easy to read — Our easy-to-read format groups similar data elements together for faster analysis

Current and relevant credit information — Higher hit ratios, more complete files and a unique file matching system that examines many variables

Saves you time and money — Eliminates multiple inquiries and replaces manual searches for information

For your reference, a sample Credit Profile Report is provided on the following pages.

To access test data using test subcodes, please contact your Experian sales representative.

Credit Profile Report and Score

PDF | Print | Edit Inquiry

A Consumer, John 999999990; Consumer, Jane 123456789; CA-10656 Birch St/Burbank CA 90024; PA-1314 Sophia Lane/92708; DL-CA B1231234; E-Ajax; PH-8185551111R; A-56; Y-01011973; RM-Q; RM-ND; VERIFY-RM; JOINT;

A6 Applicant **A7** Spouse

Personal | Messages | Score Summary | Trades | Inquiries
07/27/2009 – 05:20:34 PM

B Personal Information

Best Name		Other Name(s)		
B1 Jonathan Quincy Consumer	B2 *Jack Consumer; John Smith; Jonathan Smith Jones, Jr. *Does not match inquiry			
Best Social Security number		Other Social Security number(s)		Date of Birth
B3 999-99-9990	B4 *234-56-7891; *123-45-6789 *Does not match inquiry	B5 01/10/1951		
Best Address		Other Address(es)		
B6 10655 N Birch Street Burbank, CA 91502-1234	B7 1314 Sophia Lane, Apt 3 Santa Ana, CA 92708-5678	B5 *2600 Bowser Street #312 Los Angeles, CA 90017-9876		
B8 Reported 04/2001 to 01/2008; 3 times; Last subscriber 2390446 by Update	Reported 01/1999; 1 times; Last subscriber 1199999 by Update *Does not match inquiry	Reported 09/1997 by Inquiry *Does not match inquiry		
Best Employer		Other Employer		
B9 AJAX Hardware 2035 Broadway, Suite 300 Los Angeles, CA 90019 Reported 06/2008 by Inquiry	B10 Bell Automotive 111 Main Street Burbank, CA 91503 Reported 05/1997 to 11/2002 by Inquiry			

Experian's Credit Profile Report and Score

Your inquiry initiates a search to our FileOneSM database, which produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Credit Profile Report follow.

A Inquiry

- A1** Consumer's name
- A2** Social Security number (SSN)
- A3** Spouse's name and SSN
- A4** Current address
- A5** Previous address
- A6** Driver's license number
- A7** Employment

- A8** Telephone number
- A9** Year of birth or date of birth
- A10** VantageScore risk model

B Personal Information

- B1** Consumer's name
- B2** Alternate names such as different, previous surnames or nicknames associated with the consumer's file
- B3** Consumer's SSN
- B4** Other SSNs reported on the consumer's file, in descending order based on the number of occurrences reported; an asterisk denotes any SSN not matching the inquiry input SSN
- B5** Consumer's year of birth or date of birth
- B6** Consumer's address, including time frame reported, source and number of subscribers reporting the address
- B7** Consumer's previous addresses with source, in order by reliability of source
- B8** Last subscriber reporting the consumer at his or her current address
- B9** Employer's name and address, including time frame reported and source
- B10** Previous employer's name and address, with time frame reported and source

Messages			Back to top
Date	Type	Statement	
01/20/2006	ID Fraud Victim Alert	Fraudulent applications may be submitted in my name or my identity may have been used without my consent to fraudulently obtain goods or services. Do not extend credit without first contacting me personally and verifying all applicant information at Day (555) 555-5555 or Evening (555) 555-5555. This victim alert will be maintained for seven years beginning 01/20/2006.	
Score Summary			Back to top
Risk Model	Score	Code	Score Factor Description
VantageScore (Score range: 501 – 990)	702	ME	Average credit amount on open real estate accounts is too low
		RT	Open revolving account balance/credit amount ratio is too high
		MF	Amount paid down on open real estate accounts is too low
		TS	Time since oldest account opened is too recent
Public Records			Back to top
Liens			
E1	*Southern California District Court / 3011111		E2
E3	Type / Status:	County tax lien / Released	E7 Responsibility: Individual
E4	Filing Date:	06/21/2003	E8 Certificate ID: 45078321
E5	Status Date:	07/01/2004	E9 Book Page: B476 P2109
	** Information disputed by consumer**		
E6	Amount:	\$12,450	
Civil Actions			
	*County Superior Court Santa Ana / 3019999		
	Type / Status:	Civil claim judgment	Responsibility: Individual
	Filing Date:	09/19/2003	Docket #: 7505853
	Status Date:		Book Page: B1234 P50987
E10	Plaintiff:	Allied Company	
	Amount:	\$1,200	
Bankruptcies			
	*U.S. Bankruptcy Court / 3009999		E11
	Type / Status:	Chapter 13 Bankruptcy / Dismissed – Voluntarily	Responsibility: Joint account – contractual
	Filing Date:	06/12/2001	Docket #: 35054539906234561
	Status Date:	01/11/2002	Repay / Adjust: 30% / 5%
E12	Assets:	\$85,500	
	Liability:	\$129,803	

▶ C Messages (consumer)

The Messages section may include general consumer statements and informational or other special messages. Consumer statements relating to a tradeline or a public record item appear directly after the item.

▶ D VantageScore summary

VantageScore is a highly predictive and easy-to-understand risk score. It predicts the likelihood of a consumer becoming 90 days or greater delinquent on any trade within 24 months. It is available to both lenders and consumers.

Reminder: To ensure compliance with the Fair Credit Reporting Act, you must exercise reasonable care to input accurate identification belonging to the consumer when requesting services.

▶ E Public records

Public record information consists of bankruptcies, liens and civil actions against a consumer.

- E1** Reporting court's name
- E2** Reporting court's subscriber number
- E3** Type of public record/status of public record
- E4** Original filing date with court
- E5** Status date if status is satisfied, released, vacated, discharged or dismissed
- E6** Amount of public record
- E7** Code describing the consumer's association to the public record item per the Equal Credit Opportunity Act
- E8** Certificate ID or docket number

- E9** Book and page numbers

- E10** Plaintiff's name

- E11** Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy

- E12** Liability and asset amounts for bankruptcies only

*An asterisk preceding public record information or a trade indicates that information may need further review.

F Trades

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Mortgage Accounts

HOME FINANCIAL / 5935250 / FM – Mortgage companies

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
07/01/2002	\$275,000		01/01/2006		01/01/2006	\$1,887		01/31/2006	\$263,551

Account Condition:	Open	Account #:	24000098500012																																																							
Payment Status:	Current	Responsibility:	Joint account – contractual																																																							
Account Type:	Real estate, specific type unknown	Account Terms:	30 years – Balloon																																																							
Payment History: (Up to 25 months)	<table border="1"> <thead> <tr> <th></th> <th>Jan</th> <th>Feb</th> <th>Mar</th> <th>Apr</th> <th>May</th> <th>Jun</th> <th>Jul</th> <th>Aug</th> <th>Sep</th> <th>Oct</th> <th>Nov</th> <th>Dec</th> </tr> </thead> <tbody> <tr> <td>2006</td> <td>C</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2005</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>-</td> <td>C</td> <td>C</td> <td>-</td> </tr> <tr> <td>2004</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> <td>C</td> </tr> </tbody> </table>		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2006	C												2005	C	C	C	C	C	C	C	C	-	C	C	-	2004	C	C	C	C	C	C	C	C	C	C	C	C	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
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		Worst Delinquency:																																																								
		Worst Delinq Date:																																																								
		Months Reviewed:	38																																																							

F1 Mortgage Identification Number: 123456789012345678; Balloon payment information: 07/2012 – \$75,000

Installment Accounts

*CREDIT AND COLLECTION / 3980999 / YC – Other collection agencies

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
10/01/2003	\$1,590		11/01/2003	\$1,590				02/25/2006	\$1,590

Account Condition:	Collection account	Account #:	98E543182136																																																							
Payment Status:		Responsibility:	Individual																																																							
Account Type:	Collection department / agency / attorney	Account Terms:	Zero																																																							
Payment History: (Up to 25 months)	<table border="1"> <thead> <tr> <th></th> <th>Jan</th> <th>Feb</th> <th>Mar</th> <th>Apr</th> <th>May</th> <th>Jun</th> <th>Jul</th> <th>Aug</th> <th>Sep</th> <th>Oct</th> <th>Nov</th> <th>Dec</th> </tr> </thead> <tbody> <tr> <td>2006</td> <td>G</td> <td>G</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2005</td> <td>G</td> <td>G</td> <td>G</td> <td>-</td> <td>G</td> <td>G</td> <td>G</td> <td>G</td> <td>G</td> <td>-</td> <td>G</td> <td>G</td> </tr> <tr> <td>2004</td> <td></td> <td>-</td> <td>-</td> <td>G</td> <td>-</td> <td>G</td> <td>G</td> <td>G</td> <td>G</td> <td>G</td> <td>G</td> <td>G</td> </tr> </tbody> </table>		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2006	G	G											2005	G	G	G	-	G	G	G	G	G	-	G	G	2004		-	-	G	-	G	G	G	G	G	G	G	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
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		Worst Delinquency:	Collections																																																							
		Worst Delinq Date:	11/01/2003																																																							
		Months Reviewed:	28																																																							

F3 Original creditor: MEDICAL PAYMENT DATA
Account information disputed by consumer**
** Debt being paid through insurance **

F Trades

Any or all of the following information may appear if provided by a subscriber:

- F1 Mortgage Identification Number for mortgage trades
- F2 Balloon payment information (date and amount)
- F3 Original credit grantor name for third-party collection agency trades
- F4 Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts"
- F5 Special comments reported by a subscriber or a consumer to distinguish accounts that may require special handling

- F6 Deferred payment start date for deferred loans; "Loans; deferred" indicates the terms of the loan have been deferred to a future date
- F7 Reporting subscriber's name
- F8 Reporting subscriber's number
- F9 KOB (kind of business) code describes a subscriber's business. The first letter designates an industry. The second letter more narrowly defines a subscriber's business.
- F10 Date the account was opened
- F11 Amount of the loan or credit established
- F12 Payment level date is the current status date
- F13 The amount past due for the account

- F14 Date of consumer's last payment on the account
- F15 Payment amount the consumer is scheduled to pay on the account
- F16 Actual monthly payment is indicated by the "-A" directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

Scheduled monthly payment is implied if there is no "-A" or "-E."

Estimated monthly payment is indicated by the "-E" directly after the monthly payment amount, calculated by Experian based on the reporter's formula.
- F17 Balance date is the date of the subscriber's reported update on the account.

*An asterisk preceding public record information or a trade indicates that information may need further review.

CAP ONE / 1270246 / BC - Bank Credit Cards

Open Date	Credit Limit	F29 High Balance	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
10/16/2003	UNK	\$1,297	\$812	03/01/2005	\$1,297	02/27/2004			02/24/2008	\$1,297

Account Condition:	Unpaid balance reported as a loss				Account #:	5291152032598340												
Payment Status:	180 days past due				Responsibility:	Individual												
Account Type:	Credit Card				Account Terms:	Revolving												
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2008	L	L												1	1	4	26
	2007	L	L	L	-	-	-	L	L	L	L	L	L	Worst Delinquency:	Charge-off			
	2006		L	L	L	L	L	L	L	L	L	L	L	Worst Delinq Date:	01/01/2006			
														Months Reviewed:	53			

ACCOUNT CLOSED AT GRANTOR'S REQUEST

G Inquiries

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Date	Subscriber	Amount	Type	Terms
01/05/2006	Hemlocks / 2313849 / Complete Department Stores			Single Payment Loan
12/03/2005	Bay Company / 2390446 / Complete Department Stores	\$1,500	Charge Card	Revolving
10/21/2004	Hillside Bank / 2240679 / Bank Credit Cards	\$825		
01/01/2003	Gervais Equipement Inc / 2240679 / Auto Reseller	\$25,000	Auto Loan	60 Months

END -- Experian

H Consumer Assistance

Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013-0036
(888) 397-3742
www.experian.com/reportaccess

9 = Chapter 7, 11 or 12 Bankruptcy (petitioned, discharged, reaffirmation of debt rescinded)

G = Collection

H = Foreclosure

J = Voluntary surrender

K = Repossession

L = Charge-off

B = Account condition change: payment code not applicable

— (**dash**) = No history reported for that month

Blank = No history maintained; see payment status comment

F23 Consumer's account number

F24 Code describing consumer's association to the account per the Equal Credit Opportunity Act

F25 Terms of account

F26 Maximum delinquency and payment code is the most recent date and code of the worst status.

F27 Months reviewed indicates the total number of months history has been maintained for the account.

F28 Portfolio "Sold To:" or "Purchased From:" name

F29 Two amounts may display. Indicates the account has a 12,500 limit (L) and the highest balance (H) was \$10,659.

G Inquiries

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

H Consumer Assistance

Name, address, telephone number and Website of Experian's consumer assistance office or credit reporting agency nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

To find out more about Credit Profile Report for Tenant Screening, contact your local Experian sales representative or call 1 888 414 1120.

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12/09 • 1224/2739 • 5249-CS