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 FileOne[™] 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

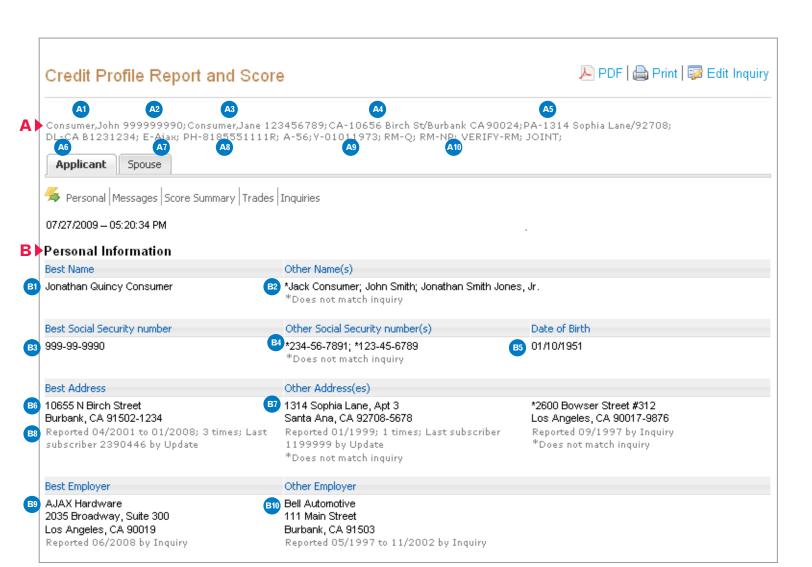
Easy to read — Our easy-to-read format groups similar data elements together for faster analysis

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.



Experian's Credit Profile Report and Score

Your inquiry initiates a search to our FileOne[™] 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
- 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

- Consumer's name
- Alternate names such as different, previous surnames or nicknames associated with the consumer's file
- B3 Consumer's SSN
- 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

- Consumer's year of birth or date of birth
- 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
- B3 Last subscriber reporting the consumer at his or her current address
- Employer's name and address, including time frame reported and source
- Previous employer's name and address, with time frame reported and source

Messages Back to top Date Statement Type ID Fraud Victim Alert 01/20/2006 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. D ▶ Score Summary Back to top. Risk Model Score Code Score Factor Description VantageScore 702 ME Average credit amount on open real estate accounts is too low RT (Score range: 501 - 990) 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 E ▶ Public Records Back to top Liens *Southern California District Court / 3011111 😥 Type / Status: County tax lien / Released E7 Responsibility: Individual 06/21/2003 Filing Date: E6 Amount: \$12,450 Certificate ID: 45078321 Status Date: 07/01/2004 Book Page: B476 P2109 ** Information disputed by consumer** 🔑 Civil Actions *County Superior Court Santa Ana / 3019999 Type / Status: Civil claim judgment Responsibility: Individual Filing Date: 09/19/2003 Amount: \$1,200 Docket #: 7505853 Status Date: E10 Plaintiff: Allied Company B1234 P50987 Book Page: N Bankruptcies *U.S. Bankruptcy Court / 3009999 **(11)** Responsibility: Type / Status: Chapter 13 Bankruptcy / Dismissed - Voluntarily Joint account - contractual Filing Date: 06/12/2001 Liability: \$129,803 Docket #: 35054539906234561 Status Date: 01/11/2002 E12 Assets: \$85,500 Repay / Adjust: 30% / 5%

►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.

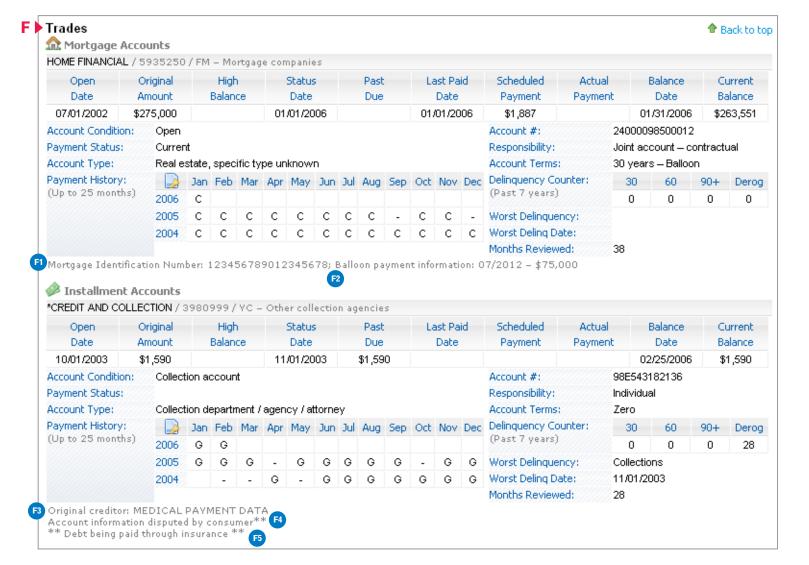
▶ E Public records

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

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

- Book and page numbers
- Plaintiff's name
- Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy
- 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

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

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

- Deferred payment start date for deferred loans; "Loans; deferred" indicates the terms of the loan have been deferred to a future date
- Reporting subscriber's name
- 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
- Amount of the loan or credit established
- Payment level date is the current status date
- F13 The amount past due for the account

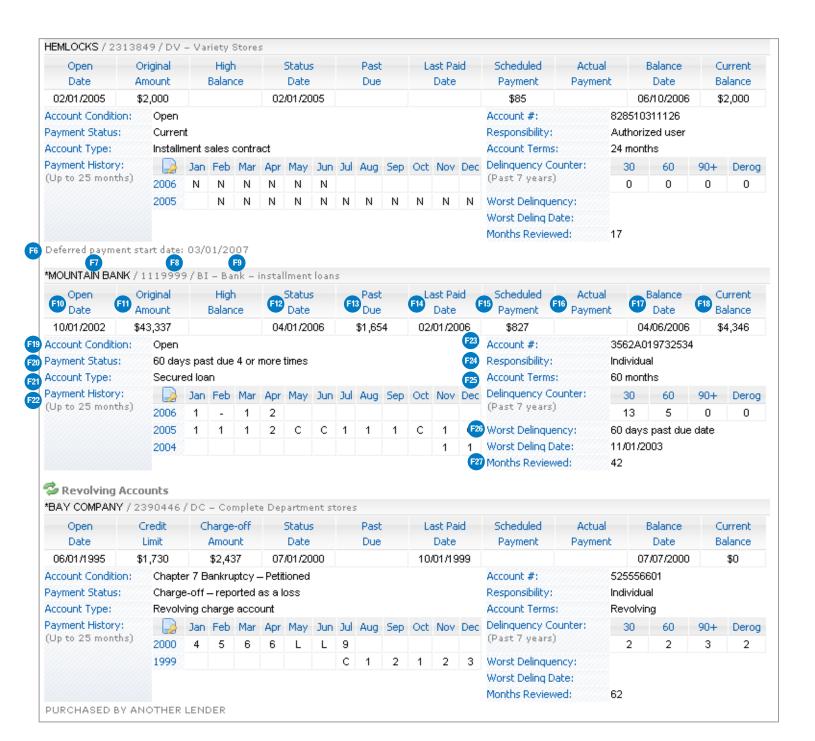
- Date of consumer's last payment on the account
- Payment amount the consumer is scheduled to pay on the account
- Actual monthly payment is indicated by the "-A" directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

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.

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.



- F18 Current balance on the account
- The account condition indicates the current condition of the account.
- Payment status comments reflect the payment history of the account as of the balance date.
- Type of account
- Consumer's payment history during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each

month and are displayed for balance-reporting subscribers only:

C = Current

- N = Current account/Zero balance no update tape received for this trade
- **0** = Current account/Zero balance reported on update tape
- 1 = 1-30 days past the due date
- 2 = 2-60 days past the due date

- 3 = 3-90 days past the due date
- **4 = 4–120** days past the due date
- 5 = 5-150 days past the due date
- 6 = 6-180 days past the due date
- 7 = Chapter 13 Bankruptcy (petitioned, discharged, reaffirmation of debt rescinded)
- 8 = Foreclosure proceeding, deed in lieu

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



G Inquiries

♠ Back to top

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Date	Subscriber	Amount	Туре	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
- Code describing consumer's association to the account per the Equal Credit Opportunity Act
- F25 Terms of account
- Maximum delinquency and payment code is the most recent date and code of the worst status.
- Months reviewed indicates the total number of months history has been maintained for the account.
- Portfolio "Sold To:" or "Purchased From:" name
- 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. Experian 475 Anton Blvd. Costa Mesa, CA 92626 T: 1 888 414 1120 www.experian.com

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