Decisioning 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 Decisioning Credit Profile Report for Tenant Screening presents you with an instant accept, refer or decline decision based on preset criteria.

Experian's Decisioning Credit Profile Report and Score allows property managers, housing authorities, condominium associations and realestate 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 his or her credit profile or has he or she 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.
- An accept, refer or decline decision based on preset criteria.

Our instant decisioning process allows you to select accept, refer and decline ranges for the following attributes:

- · Debt-to-income ratio
- · Number of bankruptcies
- · Number of judgments

- Number of current delinquencies/ derogatory items
- VantageScore

Let Experian provide a decision of accept, refer or decline, with a supporting summary based on your criteria.

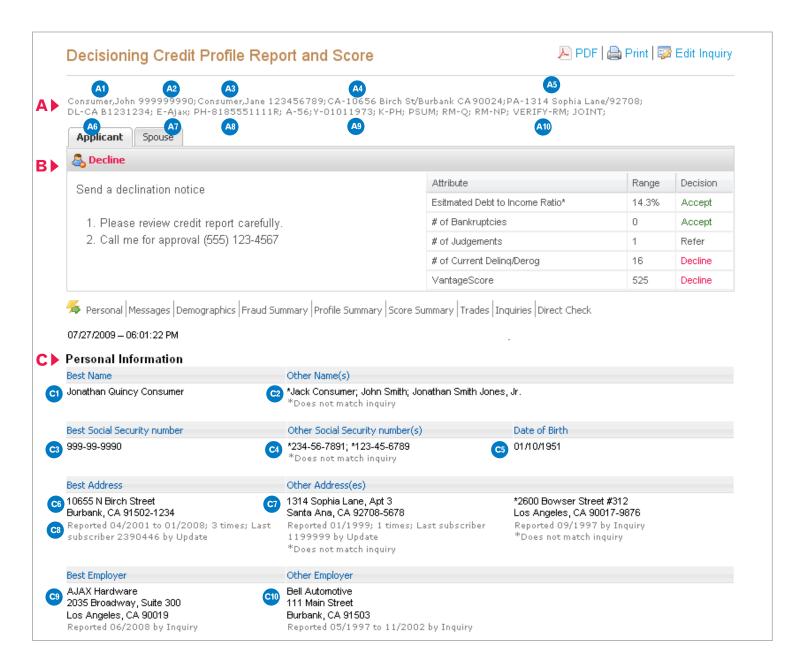
Experian's tenant screening services leverage our File OnesM consumer database of more than 215 million credit-active consumers, offering you access to information that is:

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 Decisioning Credit Profile Report and Score is provided on the following pages.

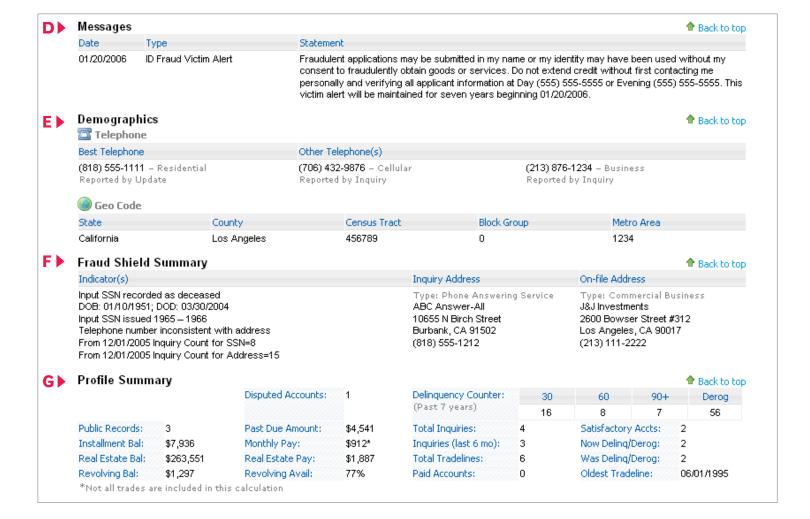
To access test data using test subcodes, please contact your Experian sales representative.

Experian's Decisioning Credit Profile Report and Score

Your inquiry initiates a search of our File One database, which produces an applicant's credit history — the Decisioning Credit Profile Report and Score. An illustration and a 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
- VantageScore risk model



▶ B Decision Summary

Based on client input of ranges for accept, refer and decline decisioning using the available Experian attributes — debt-to-income ratio, number of bankruptcies, number of judgments, number of current and/or past delinquencies/derogatory items and VantageScore — Experian® will return a decision message of accept, refer or decline and supporting summary.

C Personal Information

- c1 Consumer's name
- Alternate names such as different, previous surnames or nicknames associated with the consumer's file
- 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 best address
- Consumer's previous addresses
- Time frame reported, source and number of subscribers reporting the address and last subscriber reporting the consumer at his or her address
- c9 Employer's name and address, including time frame reported and source

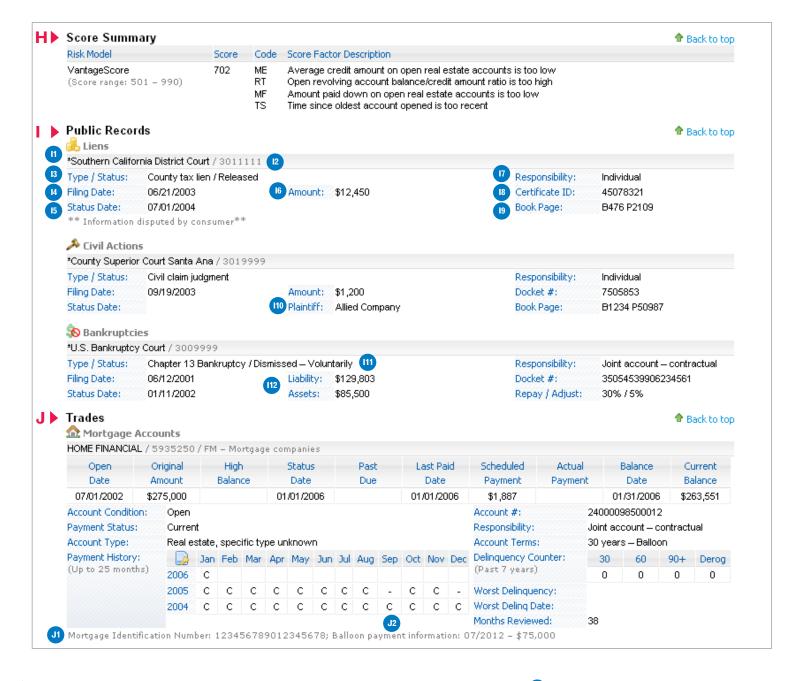
Previous employer's name and address, with time frame reported and source

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.

▶ **E** Demographics

Demographics contains the consumer's telephone number, including source and phone type, and the GEO code of the current address.

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



► F Fraud ShieldsM summary

The Fraud ShieldsM summary contains messages related to Fraud Shield fraud prevention services.

G Profile Summary

Profile Summary contains 17 significant calculations from the Credit Profile Report.

► 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.

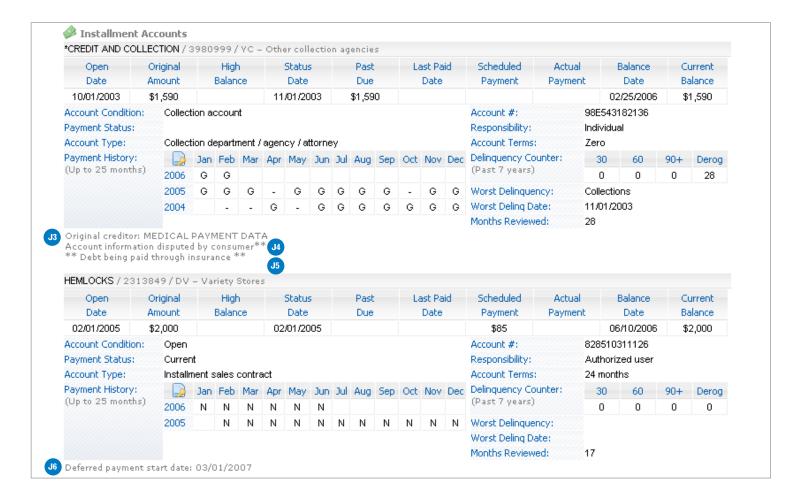
▶ I Public records

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

- Reporting court's name
- Reporting court's subscriber number
- Type of public record/status of public record

- Original filing date with court
- Status date if status is satisfied, released, vacated, discharged or dismissed
- ¹⁶ 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

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



- Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy
- Liability and asset amounts for bankruptcies only

J 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 thirdparty collection agency trades
- Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts"

- Js 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
- 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.
- Date the account was opened
- Amount of the loan or credit established
- Payment level date is the current status date

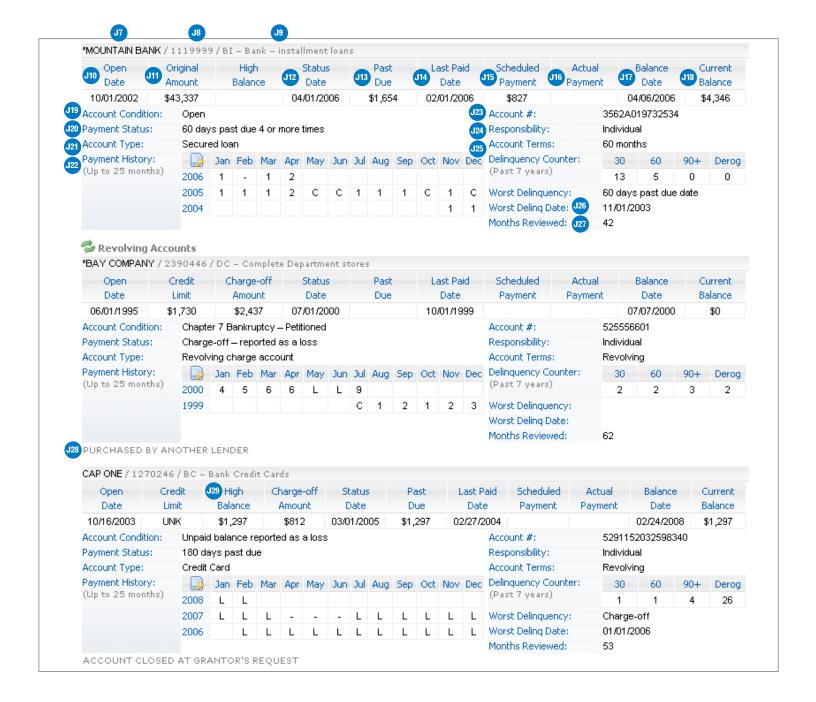
- The amount past due for the account
- Date of consumer's last payment on the account
- Payment amount the consumer is scheduled to pay on the account
- by the "-A" directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

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.



- 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

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

G = Collection

H = Foreclosure

J = Voluntary surrender

K = Repossession

K ▶	Inquiries						
	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

■ Direct Check

Direct Check						🏚 Back to to
Subscriber	Subcode	Telephone	Address	City	State	Zip
ATT Wireless	2945048	By Mail Only	7900 Xerxes Ave S St	Bloomington	MN	39289-0327
BLOOM/FDSB	1349030	(800) 950-0339	9111 Duke Drive	Mason	ОН	45040
DISCOVER FIN SVCS	3276502	By Mail Only	P.O. Box 15316	Wilmington	DE	19850
HSBC/HBSB NA	1230305	By Mail Only	251 Main St	Buffalo	NY	14203
NATIONAL CITY BAN	9102854	(612) 340-3000	P.O. Box 1919	Minneapolis	MN	55480
PROVIDIAN BANCORP	3273611	By Mail Only	P.O. Box 9180	Pleasanton	CA	94566
PRVDIAN BC	3267400	By Mail Only	P.O. Box 9180	Pleasanton	CA	94566
USBANK	2127760	By Mail Only	112 W 7th St	Augusta	KS	67010
WELLS FARGO BANK	3120008	(800) 231-9244	100 W Washington Ave	Phoenix	ΑZ	85003

END -- Experian Direct Check

M ▶ Consumer Assistance

Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013-0036 (888) 397-3742

www.experian.com/reportaccess

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

- J23 Consumer's account number
- J24 Code describing consumer's association to the account per the Equal Credit Opportunity Act
- 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 (H) balance was \$10,659.

K 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.

► Direct Check^{sм}

Direct Check[™] is the fastest, most inexpensive way to contact other credit grantors to obtain the updated information that you need about your customer. Contact your Experian sales representative for more information.

M 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 the Decisioning Credit Profile Report for Tenant Screening, contact your local Experian sales representative or call 1888 414 1120.

Experian 475 Anton Blvd. Costa Mesa, CA 92626 T: 1 888 414 1120 www.experian.com

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