

# 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 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 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 One<sup>SM</sup> 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

# Decisioning Credit Profile Report and Score

**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; K-PH; PSUM; RM-Q; RM-NP; VERIFY-RM; JOINT;

**A6** Applicant | **A7** Spouse

**B** ▶ **Decline**

Send a declination notice	Attribute	Range	Decision
1. Please review credit report carefully. 2. Call me for approval (555) 123-4567	Estimated Debt to Income Ratio*	14.3%	Accept
	# of Bankruptcies	0	Accept
	# of Judgements	1	Refer
	# of Current Delinq/Derog	16	Decline
	VantageScore	525	Decline

Personal | Messages | Demographics | Fraud Summary | Profile Summary | Score Summary | Trades | Inquiries | Direct Check

07/27/2009 – 06:01:22 PM

**C** ▶ **Personal Information**

<b>Best Name</b>		<b>Other Name(s)</b>	
<b>C1</b> Jonathan Quincy Consumer	<b>C2</b> *Jack Consumer; John Smith; Jonathan Smith Jones, Jr. *Does not match inquiry		
<b>Best Social Security number</b>		<b>Other Social Security number(s)</b>	<b>Date of Birth</b>
<b>C3</b> 999-99-9990	<b>C4</b> *234-56-7891; *123-45-6789 *Does not match inquiry	<b>C5</b> 01/10/1951	
<b>Best Address</b>		<b>Other Address(es)</b>	
<b>C6</b> 10655 N Birch Street Burbank, CA 91502-1234	<b>C7</b> 1314 Sophia Lane, Apt 3 Santa Ana, CA 92708-5678	<b>C8</b> *2600 Bowser Street #312 Los Angeles, CA 90017-9876	
<b>C8</b> 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	
<b>Best Employer</b>		<b>Other Employer</b>	
<b>C9</b> AJAX Hardware 2035 Broadway, Suite 300 Los Angeles, CA 90019 Reported 06/2008 by Inquiry	<b>C10</b> Bell Automotive 111 Main Street Burbank, CA 91503 Reported 05/1997 to 11/2002 by Inquiry		

**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
- A10** VantageScore risk model

**D ▶ 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.

**E ▶ Demographics** [Back to top](#)

**Telephone**

Best Telephone	Other Telephone(s)
(818) 555-1111 – Residential Reported by Update	(706) 432-9876 – Cellular Reported by Inquiry
	(213) 876-1234 – Business Reported by Inquiry

**Geo Code**

State	County	Census Tract	Block Group	Metro Area
California	Los Angeles	456789	0	1234

**F ▶ Fraud Shield Summary** [Back to top](#)

Indicator(s)	Inquiry Address	On-file Address
Input SSN recorded as deceased DOB: 01/10/1951; DOD: 03/30/2004 Input SSN issued 1965 – 1966 Telephone number inconsistent with address From 12/01/2005 Inquiry Count for SSN=8 From 12/01/2005 Inquiry Count for Address=15	Type: Phone Answering Service ABC Answer-All 10655 N Birch Street Burbank, CA 91502 (818) 555-1212	Type: Commercial Business J&J Investments 2600 Bowser Street #312 Los Angeles, CA 90017 (213) 111-2222

**G ▶ Profile Summary** [Back to top](#)

Disputed Accounts:	1	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
			16	8	7	56	
Public Records:	3	Past Due Amount:	\$4,541	Total Inquiries:	4	Satisfactory Accts:	2
Installment Bal:	\$7,936	Monthly Pay:	\$912*	Inquiries (last 6 mo):	3	Now Delinq/Derog:	2
Real Estate Bal:	\$263,551	Real Estate Pay:	\$1,887	Total Tradelines:	6	Was Delinq/Derog:	2
Revolving Bal:	\$1,297	Revolving Avail:	77%	Paid Accounts:	0	Oldest Tradeline:	06/01/1995

\*Not all trades are included in this calculation

**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
- C2** Alternate names such as different, previous surnames or nicknames associated with the consumer's file
- C3** Consumer's SSN

**C4** 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

- C5** Consumer's year of birth or date of birth
- C6** Consumer's best address
- C7** Consumer's previous addresses

**C8** 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

**C10** Previous employer's name and address, with time frame reported and source

**D ▶ 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.

**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.

## H ▶ Score Summary ↑ Back to top

Risk Model	Score	Code	Score Factor Description
VantageScore (Score range: 501 – 990)	702	ME RT MF TS	Average credit amount on open real estate accounts is too low Open revolving account balance/credit amount ratio is too high Amount paid down on open real estate accounts is too low Time since oldest account opened is too recent

## I ▶ Public Records ↑ Back to top

### 🏠 Liens

<b>11</b> *Southern California District Court / 3011111 <b>12</b>					
<b>13</b> Type / Status:	County tax lien / Released			<b>17</b> Responsibility:	Individual
<b>14</b> Filing Date:	06/21/2003	<b>16</b> Amount:	\$12,450	<b>18</b> Certificate ID:	45078321
<b>15</b> Status Date:	07/01/2004	<b>19</b> 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:		<b>110</b> Plaintiff:	Allied Company	Book Page:	B1234 P50987

### 🗑️ Bankruptcies

*U.S. Bankruptcy Court / 3009999					
Type / Status:	Chapter 13 Bankruptcy / Dismissed – Voluntarily <b>111</b>			Responsibility:	Joint account – contractual
Filing Date:	06/12/2001	<b>112</b> Liability:	\$129,803	Docket #:	35054539906234561
Status Date:	01/11/2002	Assets:	\$85,500	Repay / Adjust:	30% / 5%

## J ▶ Trades ↑ Back to top

### 🏠 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"> <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> <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> </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	<table border="1"> <tr> <th>Delinquency Counter: (Past 7 years)</th> <th>30</th> <th>60</th> <th>90+</th> <th>Derog</th> </tr> <tr> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </table>	Delinquency Counter: (Past 7 years)	30	60	90+	Derog		0	0	0	0
	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																																																												
	0	0	0	0																																																												
		Worst Delinquency:																																																														
		Worst Delinq Date:																																																														
		Months Reviewed:	38																																																													

**J1** Mortgage Identification Number: 123456789012345678; Balloon payment information: 07/2012 – \$75,000 **J2**

## ▶ F Fraud Shield<sup>SM</sup> summary

The Fraud Shield<sup>SM</sup> summary contains messages related to Fraud Shield fraud prevention services.

## ▶ G Profile Summary

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

## ▶ H 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.

- 11** Reporting court's name
- 12** Reporting court's subscriber number
- 13** Type of public record/status of public record

- 14** Original filing date with court
- 15** Status date if status is satisfied, released, vacated, discharged or dismissed
- 16** Amount of public record
- 17** Code describing the consumer's association to the public record item per the Equal Credit Opportunity Act
- 18** Certificate ID or docket number
- 19** Book and page numbers
- 110** Plaintiff's name

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

## Installment Accounts

\*CREDIT AND COLLECTION / 3980999 / VC - 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

Payment Status:

Account Type: Collection department / agency / attorney

Payment History:  
(Up to 25 months)

	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

Account #: 98E543182136

Responsibility: Individual

Account Terms: Zero

Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	0	0	0	28

Worst Delinquency: Collections

Worst Delinq Date: 11/01/2003

Months Reviewed: 28

**J3** Original creditor: MEDICAL PAYMENT DATA  
Account information disputed by consumer\*\*  
\*\* Debt being paid through insurance \*\*

**J4**

**J5**

HEMLOCKS / 2313849 / DV - Variety Stores

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
02/01/2005	\$2,000		02/01/2005			\$85		06/10/2006	\$2,000

Account Condition: Open

Payment Status: Current

Account Type: Installment sales contract

Payment History:  
(Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	N	N	N	N	N	N						
2005		N	N	N	N	N	N	N	N	N	N	N

Account #: 828510311126

Responsibility: Authorized user

Account Terms: 24 months

Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	0	0	0	0

Worst Delinquency:

Worst Delinq Date:

Months Reviewed: 17

**J6** Deferred payment start date: 03/01/2007

**I11** Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy

**I12** Liability and asset amounts for bankruptcies only

### ▶ J Trades

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

**J1** Mortgage Identification Number for mortgage trades

**J2** Balloon payment information (date and amount)

**J3** Original credit grantor name for third-party collection agency trades

**J4** Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts"

**J5** Special comments reported by a subscriber or a consumer to distinguish accounts that may require special handling

**J6** Deferred payment start date for deferred loans; "Loans; deferred" indicates the terms of the loan have been deferred to a future date

**J7** Reporting subscriber's name

**J8** Reporting subscriber's number

**J9** 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.

**J10** Date the account was opened

**J11** Amount of the loan or credit established

**J12** Payment level date is the current status date

**J13** The amount past due for the account

**J14** Date of consumer's last payment on the account

**J15** Payment amount the consumer is scheduled to pay on the account

**J16** 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.

**J17** 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.



*MOUNTAIN BANK / 1119999 / BI - Bank - installment loans																						
J10	Open Date	J11	Original Amount	High Balance	J12	Status Date	J13	Past Due	J14	Last Paid Date	J15	Scheduled Payment	J16	Actual Payment	J17	Balance Date	J18	Current Balance				
	10/01/2002		\$43,337			04/01/2006		\$1,654			02/01/2006		\$827			04/06/2006		\$4,346				
J19	Account Condition:		Open									J23	Account #:		3562A019732534							
J20	Payment Status:		60 days past due 4 or more times									J24	Responsibility:		Individual							
J21	Account Type:		Secured loan									J25	Account Terms:		60 months							
J22	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	
			2006	1	-	1	2										13	5	0	0		
			2005	1	1	1	2	C	C	1	1	1	C	1	C		Worst Delinquency: 60 days past due date					
			2004											1	1		Worst Delinq Date: J26		11/01/2003			
																Months Reviewed: J27		42				
<b>Revolving Accounts</b>																						
*BAY COMPANY / 2390446 / DC - Complete Department stores																						
	Open Date	Credit Limit	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance												
	06/01/1995	\$1,730	\$2,437	07/01/2000		10/01/1999			07/07/2000	\$0												
	Account Condition:		Chapter 7 Bankruptcy - Petitioned										Account #:		525556601							
	Payment Status:		Charge-off - reported as a loss										Responsibility:		Individual							
	Account Type:		Revolving charge account										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	
			2000	4	5	6	6	L	L	9							2	2	3	2		
			1999						C	1	2	1	2	3			Worst Delinquency:					
																Worst Delinq Date:						
																Months Reviewed:		62				
J28	PURCHASED BY ANOTHER LENDER																					
CAP ONE / 1270246 / BC - Bank Credit Cards																						
	Open Date	Credit Limit	J29	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																						

- J18 Current balance on the account
  - J19 The account condition indicates the current condition of the account.
  - J20 Payment status comments reflect the payment history of the account as of the balance date.
  - J21 Type of account
  - J22 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

[↑ Back to top](#)

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

## L ▶ Direct Check

[↑ Back to top](#)

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	OH	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
U S BANK	2127760	By Mail Only	112 W 7th St	Augusta	KS	67010
WELLS FARGO BANK	3120008	(800) 231-9244	100 W Washington Ave	Phoenix	AZ	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](http://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

**J25** Terms of account

**J26** Maximum delinquency and payment code is the most recent date and code of the worst status.

**J27** Months reviewed indicates the total number of months history has been maintained for the account.

**J28** Portfolio "Sold To:" or "Purchased From:" name

**J29** 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.

## ▶ L Direct Check<sup>SM</sup>

Direct Check<sup>SM</sup> 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 1 888 414 1120.

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