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.

**Personal Information**

<table>
<thead>
<tr>
<th>Best Name</th>
<th>Other Name(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jonathan Quincy Consumer</td>
<td><em>Jack Consumer, John Smith; Jonathan Smith Jones, Jr.</em></td>
</tr>
</tbody>
</table>

*Does not match inquiry*

<table>
<thead>
<tr>
<th>Best Social Security number</th>
<th>Other Social Security number(s)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>999-99-9990</td>
<td><em>234-56-7891; 123-45-6789</em></td>
<td>01/01/1951</td>
</tr>
</tbody>
</table>

*Does not match inquiry*

<table>
<thead>
<tr>
<th>Best Address</th>
<th>Other Address(es)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10655 N Eirch Street Burbank, CA 91502-1234</td>
<td>1314 Sophia Lane, Apt 3 Santa Ana, CA 92708-5678</td>
</tr>
</tbody>
</table>

Reported 04/2001 to 01/2008; 3 times; Last subscriber: 2390464 by Update | Reported 01/1999; 1 time; Last subscriber: 1199999 by Update | *Does not match inquiry* |

<table>
<thead>
<tr>
<th>Best Employer</th>
<th>Other Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>AJAX Hardware</td>
<td>Bell Automotive</td>
</tr>
</tbody>
</table>

2035 Broadway, Suite 300 Los Angeles, CA 90019 | 111 Main Street Burbank, CA 91503 |

Reported 06/2006 by Inquiry | Reported 05/1997 to 11/2002 by Inquiry |

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.

**Inquiry**

<table>
<thead>
<tr>
<th>Consumer’s name</th>
<th>Social Security number (SSN)</th>
<th>Spouse’s name and SSN</th>
<th>Current address</th>
<th>Previous address</th>
<th>Driver’s license number</th>
<th>Employment</th>
</tr>
</thead>
</table>

**Personal Information**

<table>
<thead>
<tr>
<th>Consumer’s name</th>
<th>Alternate names such as different, previous surnames or nicknames associated with the consumer’s file</th>
<th>Consumer’s SSN</th>
<th>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</th>
</tr>
</thead>
</table>

**Telephone number | Year of birth or date of birth | VantageScore risk model | Consumer’s year of birth or date of birth | Consumer’s address, including time frame reported, source and number of subscribers reporting the address | Consumer’s previous addresses with source, in order by reliability of source | 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**

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.

**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.

**Score Summary**

<table>
<thead>
<tr>
<th>Risk Model</th>
<th>Score</th>
<th>Code</th>
<th>Score Factor Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>VantageScore</td>
<td>702</td>
<td>ME</td>
<td>Average credit amount on open real estate accounts is too low</td>
</tr>
<tr>
<td></td>
<td></td>
<td>RT</td>
<td>Open revolving account balance/credit amount ratio is too high</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MF</td>
<td>Amount paid down on open real estate accounts is too low</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TS</td>
<td>Time since oldest account opened is too recent</td>
</tr>
</tbody>
</table>

**Public Records**

**Liens**

- **Southern California District Court / 3011111**
  - **Type / Status:** County tax lien / Released
  - **Filing Date:** 06/21/2003
  - **Status Date:** 07/01/2004
  - **Amount:** $12,450
  - **Responsibility:** Individual
  - **Certificate ID:** 45078321
  - **Book Page:** E476 P2109

**Civil Actions**

- **County Superior Court Santa Ana / 3019999**
  - **Type / Status:** Civil claim judgment
  - **Filing Date:** 09/19/2003
  - **Amount:** $1,200
  - **Plaintiff:** Allied Company
  - **Responsibility:** Individual
  - **Docket #:** 7505053
  - **Book Page:** E1234 P50307

**Bankruptcies**

- **U.S. Bankruptcy Court / 3009999**
  - **Type / Status:** Chapter 13 Bankruptcy / Dismissed – Voluntarily
  - **Filing Date:** 06/12/2001
  - **Liability:** $129,803
  - **Status Date:** 01/11/2002
  - **Assets:** $65,500
  - **Responsibility:** Joint account – contractual
  - **Docket #:** 350545399602234561
  - **Repay / Adjust:** 30% / 5%

**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**
- **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**

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

**Trade Information**

- **Account Condition:** Open
- **Payment Status:** Current
- **Account Type:** Real estate, specific type unknown
- **Payment History:** [Data]
- **Date Opened:** 07/01/2002
- **Original Amount:** $275,000
- **High Balance:** 01/01/2006
- **Past Due Date:** 01/01/2006
- **Last Paid Amount:** $1,887
- **Scheduled Payment Date:** 01/31/2006
- **Actual Payment Date:** 01/31/2006
- **Balance Date:** 01/31/2006
- **Current Balance:** $263,561

**Additional Information**

- **Mortgage Identification Number:** 123456789012345678
- **Balloon Payment Information:** 07/2012 - $75,000

### Installment Accounts

**Credit and Collection**

- **Account Condition:** Collection account
- **Payment Status:** Individual
- **Account Type:** Collection department / agency / attorney
- **Account Terms:** Zero
- **Delinquency Counter:** (Past 7 years)
- **Worst Delinquency:** Collections
- **Worst Delinq Date:** 8/01/2003
- **Months Reviewed:** 26

**Original Creditor:** MEDICAL PAYMENT DATA

**Account Information Disputed by Consumer**

**Debt Being Paid Through Insurance**

---

*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

*An asterisk preceding public record information or a trade indicates that information may need further review.*
### Account Closed at Grantor’s Request

<table>
<thead>
<tr>
<th>Date</th>
<th>Submitter</th>
<th>Amount</th>
<th>Type</th>
<th>Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/05/2006</td>
<td>Hemlocks / 2930419 / Complete Department Stores</td>
<td>$1,500</td>
<td>Charge Card</td>
<td>Single Payment Loan</td>
</tr>
<tr>
<td>12/03/2005</td>
<td>Day Company / 2390446 / Complete Department Stores</td>
<td>$625</td>
<td>Revolving</td>
<td></td>
</tr>
<tr>
<td>10/21/2004</td>
<td>Hillside Bank / 2240679 / Bank Credit Cards</td>
<td>$25,000</td>
<td>Auto Loan</td>
<td>60 Months</td>
</tr>
<tr>
<td>01/01/2003</td>
<td>Gervais Equipment Inc / 2240679 / Auto Reseller</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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)

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**Inquiries**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Chapter 7, 11 or 12 Bankruptcy (petitioned, discharged, reaffirmation of debt rescinded)</td>
</tr>
<tr>
<td>G</td>
<td>Collection</td>
</tr>
<tr>
<td>H</td>
<td>Foreclosure</td>
</tr>
<tr>
<td>J</td>
<td>Voluntary surrender</td>
</tr>
<tr>
<td>K</td>
<td>Repossession</td>
</tr>
<tr>
<td>L</td>
<td>Charge-off</td>
</tr>
<tr>
<td>B</td>
<td>Account condition change: payment code not applicable</td>
</tr>
<tr>
<td>—</td>
<td>(dash) = No history reported for that month</td>
</tr>
<tr>
<td>Blank</td>
<td>No history maintained; see payment status comment</td>
</tr>
</tbody>
</table>

**Consumer’s account number**

**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 balance (H) was $10,659.**

**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.

**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.