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.
- 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 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™ 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.

A1 Inquiry
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
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.

Personal Information

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

Employer’s name and address, including time frame reported and source

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

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.

Demographics

Demographics contains the consumer’s telephone number, including source and phone type, and the GEO code of the current address.
The Fraud Shield™ summary contains messages related to Fraud Shield fraud prevention services.

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.

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

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.

- 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
Book and page numbers
Plaintiff’s name

* An asterisk preceding public record information or a trade indicates that information may need further review.
<table>
<thead>
<tr>
<th>Account Condition: Collection account</th>
<th>Account #: 985541802136</th>
<th>Credit Grantor: Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Status: Collection department / agency / attorney</td>
<td>Account Terms: 0%</td>
<td>Delinquency Counter: (Past 7 years)</td>
</tr>
<tr>
<td>Payment History: (Up to 25 months)</td>
<td>Worst Delinquency: Collections</td>
<td>Months Reviewed: 30</td>
</tr>
<tr>
<td></td>
<td>Date: 11/01/2007</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Original creditor: MEDICAL PAYMENT DATA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account information disputed by consumer**</td>
</tr>
<tr>
<td>Debt being paid through insurance **</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Payment History: (Up to 25 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
</tr>
<tr>
<td>G</td>
</tr>
<tr>
<td>G</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deferred payment start date: 03/01/2007</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Installment Sales Contract: Open</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Status: Current</td>
</tr>
<tr>
<td>Account #: 828510311426</td>
</tr>
<tr>
<td>Responsibility: Authorized user</td>
</tr>
<tr>
<td>Account Terms: 24 months</td>
</tr>
<tr>
<td>Delinquency Counter: (Past 7 years)</td>
</tr>
<tr>
<td>Months Reviewed: 30</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Original credit grantor name for third-party collection agency trades</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting subscriber’s name</td>
</tr>
<tr>
<td>Reporting subscriber’s number</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>Date the account was opened</td>
</tr>
<tr>
<td>Amount of the loan or credit established</td>
</tr>
<tr>
<td>Payment level date is the current status date</td>
</tr>
<tr>
<td>The amount past due for the account</td>
</tr>
<tr>
<td>Date of consumer’s last payment on the account</td>
</tr>
<tr>
<td>Payment amount the consumer is scheduled to pay on the account</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>Scheduled monthly payment is implied if there is no “-A” or “-E.”</td>
</tr>
<tr>
<td>Estimated monthly payment is indicated by the “-E” directly after the monthly payment amount, calculated by Experian based on the reporter’s formula.</td>
</tr>
<tr>
<td>Balance date is the date of the subscriber’s reported update on the account.</td>
</tr>
</tbody>
</table>

* 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
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

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

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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

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 1 888 414 1120.