

## THE TENANT HISTORY REPORT:

### 1 – TENANT INFORMATION

The Name, Date of Birth (DOB), Social Security Number (SSN) and Date of last Tenant History Update from Tenant Data Subscriber (Landlord).

### 2 – LANDLORD/LEASED ADDRESS

The name of the Landlord or rental management company who is currently or has previously rented to the applicant, and the rental address.

### 3 – LEASE INFORMATION

The Move-In Date, Lease Expiration Date, Move-Out Date, the Amount of the Monthly Rent Payment, and the Amount of the Security Deposit.

### 4 – TENANT HISTORY

The rental history as reported to Tenant Data by a Subscribing Landlord or rental management company.

### 5 – COMMENTS

Any comments or additional information provided by the Landlord related to the tenant history that may not be addressed in the rental report form.

### 6 – INQUIRIES

A listing of other Tenant Data Subscribers that have requested this applicant's report. The date the report was requested (Inquiry Date), the Landlord or rental management company who requested the report (Inquiring Landlord) and the address(es) the applicant used when they applied on that date (Applicant Address Reported on Inquiry).

Tenant History Report - 08/15/2005			
Tenant Performance			
Tenant Information	Landlord/Leased Address	Lease Information	Tenant History
<b>CONSUMER, JONATHAN QUINCY</b> DOB: 01/15/1955 SSN: 999999990 Last Updated: 07/21/2005 <b>1</b>	Special Oak Apartments 10655 N Birch St # 801 Burbank, CA 91502 <b>2</b>	Moved In: 07/15/2005 Lease Expires: 06/30/2006 Monthly Rent: \$750.00 <b>3</b> Deposit: \$500.00	
<b>COMMENTS:</b>			
<b>CONSUMER, JONATHAN QUINCY</b> DOB: 01/15/1955 SSN: 999999990 Last Updated: 07/11/2005	Dan Rathern et Duplex 10003 Armstrong Dr Jonesboro, AR 72403	Moved In: 12/1/2004 Lease Expires: 06/30/2005 Moved Out: 06/01/2005 Monthly Rent: \$500.00 Deposit: \$500.00	Would NOT rent to again. 3 Noise complaints in 2 months Failed to surrender property in a clean condition. Damage over and above normal wear and tear. Has an unpaid account balance. \$1272.50 due as of 06/26/2003 Deposit was not refunded. <b>4</b>
<b>COMMENTS:</b> Carpet had to be replaced from cigarette burns; had lots of parties. <b>5</b>			
<b>Inquiries 6</b>			
Applicant Name	Inquiry Date	Inquiring Landlord	Applicant Address Reported on Inquiry
CONSUMER, JONATHAN QUINCY	06/15/2005	Special Oak Apartments	Curr Addr: 10003 Armstrong Dr Jonesboro, AR 72403 Prev Addr: 1122 Sandstone Road W. Des Moines, IA 50266
CONSUMER, JONATHAN QUINCY	11/10/2004	Dan Rathern et	Curr Addr: 1122 Sandstone Road W. Des Moines, IA 50266 Prev Addr: 5905 Sahler St Omaha, NE 68104
<b>Consumer Assistance Referral: 7</b>			
Tenant Data Services, Inc PO Box 5404 Lincoln, NE 68505-0404 Inside Omaha: (402) 934-0088 Outside Omaha: (800) 228-1837			
End of Report - Tenant Data			

### 7 – CONSUMER ASSISTANCE REFERRAL

Our name, address, and phone number that can be provided to your applicant if they have any questions about their Tenant History Report.

# THE EQUIFAX CREDIT REPORT:

## 1 PERSONAL INFORMATION

Customer information is displayed at the top of the report.

"Since" – Date credit bureau file was established

FAD – Date of most recent Activity on File

To help you verify consumer identification the following information is provided if available:

- Consumer's name, plus any known aliases (AKAs) or Former Names
- Date of birth (DOB)
- Social Security number (SSN)
- Current & previous addresses and dates they were reported to the bureau
- Telephone number

CSC EQUIFAX REPORT

1 Personal Information Since 04/11/86 FAD 06/15/07		Reported
<b>Name</b> DOE, JANE M		
<b>DOB</b> 04/05/67		
<b>SSN</b> 999-00-1234		
<b>Address</b> 1724 APPLE AVENUE, HOT SPRINGS, AR 72121		11/06
<b>Address</b> 918 N 17TH AVE, KANSAS CITY, MO 66101		12/05
<b>Address</b> 1603 LITTLE KING CT, LINCOLN, NE 68512		10/01
<b>Telephone</b> (867) 555-1234		

## 2 SSN INFORMATION

This segment gives the Social Security number, age, and verification if available. It will also provide state of issuance and deceased information if applicable.

2 SSN Information					
Master Data Base			Inquiry		
SSN	Age	VRFD	SSN	Issued	Deceased
999-00-1234		Yes			

## 3 EMPLOYMENT

This section provides you with the name of the applicant's employer or occupation, date employed, location of employer and date left. It may also provide up to two previous employers.

3 Employment			
Employer Occupation	City State	Hired Separated	Verified Indirect Ind.
WAL MART	BENTON, AR		11/05

## 4 BEACON/FICO CREDIT SCORE

The BEACON/FICO credit scoring system identifies creditworthy customers and predicts the likelihood of serious credit risks. In addition, BEACON returns up to four "reason statements" that explain the most significant elements of an individual's score.

4 Beacon	
<b>Model:</b> BEACON 5.0 – 613	
<b>Reason:</b> Serious delinquency, and derogatory public record or collection files	
<b>Reason:</b> Time since delinquency is too recent or unknown	
<b>Reason:</b> Length of time accounts have been established	
<b>Reason:</b> Amount owed on delinquent accounts	613

## 5 SUMMARY

Provides a "snapshot" of all activity on the applicant's credit report such as:

- Public Records/Other Information (PR/OI)
  - Bankruptcies
  - Collection Accounts
  - Number of Accounts, including those classified as Revolving (Rev), Installment (Inst), Open, and Current (Curr Accts)
  - Number of Inquires (# Inq)
  - Historical Payment History (number of accounts 30, 60 or 90 days late).
  - Lowest and Highest High Credit Ranges
- We also provide you with a breakdown by type of debt, monthly payment, available revolving credit (expressed as a percentage), plus current and highest balances on their accounts.

5 Summary											
<b>PR/OI</b>	1	<b>Rev</b>	2	<b># Accts</b>	4	<b>30</b>	0	<b>Hist 30</b>	2	<b>Lowest HC</b>	\$300
<b>Bankruptcies</b>	0	<b>Inst</b>	2	<b># Inq</b>	3	<b>60</b>	0	<b>Hist 60</b>	0	<b>Highest HC</b>	\$12,345
<b>Collections</b>	2	<b>Open</b>	0	<b>Curr Accts</b>	4	<b>90</b>	0	<b>Hist 90</b>	0		
<b>Type</b>		<b>High</b>		<b>Balance</b>		<b>Past Due</b>		<b>Payment</b>		<b>%Avail</b>	
Revolving		\$3,300		\$1,561		\$0		\$25		53%	
Installment		\$20,308		\$16,362		\$0		\$335			
Real Estate		\$0		\$0		\$0		\$0			
Open/Other		\$0		\$0		\$0		\$0			
<b>Totals</b>		<b>\$23,608</b>		<b>\$17,923</b>		<b>\$0</b>		<b>\$360</b>			

6 Public Records				
FILED/RPTD VRFD/CHKD SATIS/REL	Cust# Case# Type	Amt Asset Exempt	Defendant Plaintiff	Narr
06/02	216CV17954 SCSC064188	\$2,787	DOE JANE M	
08/03	Satis Judgment		GENERAL MOTORS ACCEPTANCE CORP	

## 6 PUBLIC RECORDS

This segment provides you with detailed information on any Public Records (Court Judgments, Bankruptcies, Tax Liens). It includes:

- Filed/Reported date
- Verified/Checked date
- Satisfied/Released date
- Customers Subscriber Number
- Case Number
- Type of Case
- Amount of Judgment, Assets, and Exempt Amounts
- Defendant and Plaintiff in the case
- Narrative – any additional information

7 Collections					
Client Acct/Serial# Customer#	DLA ECOA	Reported Assigned Orig Amt	Balance Bal Date	Stat Code Stat Desc Stat Date	Narr
667863777 498YC00000	01/06 Individual	06/07 04/06 \$350	\$350 06/07	D Unpaid 06/07	Medical
PROGRESSIVE POWER & GAS 1234554321 442233789	01/06 Individual	11/06 06/06 \$259	\$259 11/06	D Unpaid 11/06	
<b>Collection Totals</b>		<b>\$609</b>	<b>\$609</b>		

8 Revolving Accounts											
Acc Name/Address	RPTD OPND DLA	High ECOA	PMT Terms	Current Status			Hist Status			Rating	Dat
				Bal	PastDue	Mths	30	60	90		
HAPPY VISA 090008964471 Customer: 197028B2323 Credit Card Amount in H/C Column is credit limit	05/07 02/02 05/07	\$3000 Individual	\$15	\$1297		1.9				R 1	
BK OF AMER 350BOA5905698 Customer: 6571BB2126 Credit Card Amount in H/C Column is credit limit	05/07 02/01 05/07	\$300 Individual	\$10 Est.	\$264		0.2				R 1	
<b>Revolving Totals</b>			<b>\$25</b>	<b>\$1,561</b>	<b>\$0</b>						

8 Installment Accounts											
Acc Name/Address	RPTD OPND DLA	High ECOA	PMT Terms	Current Status			Hist Status			Rating	Dat
				Bal	PastDue	Mths	30	60	90		
GOOD CAR LOANS BF19283745 Customer: 146288FF34 Auto	06/07 09/06 06/07	\$7,963 Individual	\$226	\$7,237		0.9	0.2	0.0	0.0	1 1 1 2 1 2	01/C 02/C
IOWA STUDT 525600 Customer: 6828B5309 Student LoanAuto	05/07 12/05 05/07	\$12,345 Primary	\$109	\$9,125		1.8				1 1	
<b>Installment Totals</b>			<b>\$335</b>	<b>\$16,362</b>	<b>\$0</b>						

9 Inquiries			
Date	Customer Name	Customer Number	
05/26/2007	TARGET	644CR99135	
04/27/2007	SPRINT PCS	923UT49498	
08/28/2006	GOOD CAR LOANS	146288FF34	

Consumer Referral Location:  
CSC CREDIT SERVICES  
P O BOX 619054  
DALLAS /TX 752619054  
(800) 392-7816

## 7 COLLECTIONS

This segment provides you with detailed information on any Collection Accounts. It includes:

- Client or Collector/Debtor Name
- Account or Serial Number
- Customer Number
- Date of Last Activity (DLA), payment to debtor
- ECOA – A code describing the applicant’s responsibility on the account per the Equal Credit Opportunity Act
- Date Collection was first Reported, Date it was Assigned to Collection Agency, and the Original Amount of the Collection
- The Current Balance and Date the Current Balance was Reported
- Status Code, Status Description, and Status Date
- Narrative – any additional information

## 10 CONSUMER REFERRAL LOCATION

The name, address and telephone number of the Consumer Assistance office or Credit Bureau nearest to the consumer’s current address. Use for consumer referrals, i.e., if they wish to dispute any information on their credit report.

## 8 REVOLVING, INSTALLMENT AND MORTGAGE ACCOUNTS

Trades/Tradelines: Revolving, Installment, Mortgage: Provides an on-going historical and current record of the consumer’s buying and payment activities.

Trade information includes the following

- Acc Name/Address - abbreviated name of credit grantor with whom applicant has an account.
  - Applicant’s truncated account number with the credit grantor.
  - Grantor’s Customer code/Subscriber code.
  - Description of credit grantor’s business or type of credit/loan
  - Date Reported.
  - Date account was opened.
  - Date of last activity.
  - High Credit (on “R” (Revolving) Accounts, may indicate Credit Limit).
  - ECOA indicates responsibility for paying the account.
  - Payment Amount the applicant is scheduled to pay on the account
  - Terms - number of months or years on account.
  - Balance owed as of reporting date.
  - Past due amount as of reporting date.
  - History Status.
- Four-column display; describing payment history.  
Mths = Months of history on the account.  
30 = Number of times over 30 days late.  
60 = Number of times over 60 days late.  
90 = Number of times over 90 days late.
- Rating
    - R = Revolving Account
    - I = Installment Account
    - O = Open Account (30, 60, or 90 days)
      - 0 = Too new to rate, approved but not used.
      - 1 = Paid as agreed; satisfactory; current.
      - 2 = Pays 31-60 days; not more than 2 payments past due.
      - 3 = Pays 61-90 days; not more than 3 payments past due.
      - 4 = Pays 91-120 days; not more than 4 payments past due.
      - 5 = Pays over 120 days; not more than 5 payments past due.
      - 7 = Making regular payment or paid under wage earner plan or similar
      - 8 = Repossession
      - 9 = Charged off to bad debt.
  - Date: This reflects the date that the Rating was reported. If the date field is blank then it is the most current Rating available.

## 9 INQUIRIES

Displays which companies have viewed the applicant’s credit file over the last 2 years. Includes date the inquiry occurred, name of the company doing the inquiry and the Equifax customer number for that company.

## More Information on the BEACON/FICO® Credit Score

A BEACON/FICO score is a snapshot of your applicant's credit risk picture at a particular point in time. It will help you decide: "If I rent this person an apartment, how likely is it that I will get paid on time?" FICO (Fair, Isaac and Company Inc.) develops the mathematical formulas used to produce FICO scores.

In order for a BEACON/FICO score to be calculated on a credit report, the report must contain at least one account which has been open for six months or greater. In addition, the report must contain at least one account that has been updated in the past six months. This ensures that there is enough information — and enough recent information — in the report on which to base a score.

BEACON/FICO scores provide a guide to future risk *based solely on credit report data*. **The higher the score, the lower the predicted credit risk.** But no score says whether a specific individual will be a "good" or "bad" tenant. There is no single "cutoff score" used by all landlords/lenders and there are many additional factors that landlords can use to determine whether to accept a rental applicant. **FICO scores range from 300 to 850.** A score of "0" usually indicates that there was not enough credit history to generate a score.

Every BEACON/FICO score is calculated at the credit reporting agency using a mathematical formula that evaluates many types of information on the credit report at that agency. By comparing information to the patterns in millions of past credit reports, the score identifies the level of future credit risk. FICO scores consider five main kinds of credit information.

Listed from most important to least important, these are:

- Payment history
- Amounts owed
- Length of credit history
- New credit
- Types of credit used

When you receive a BEACON/FICO risk score, up to four "score reason statements" are also delivered. These explain the top reasons why the score was not higher.

BEACON/FICO scores consider a wide range of information on the credit report. However, they do not consider:

- Race, color, religion, national origin, sex, age, or marital status.
- Salary, occupation, title, employer, date employed, or employment history.
- Where someone lives.
- Any interest rate being charged on a particular credit card or other account.
- Any items reported as child/family support obligations or rental agreements.
- Certain types of inquiries (such as promotional, account review, insurance or employment-related inquiries).
- Any information not found in the credit report
- Any information that is not proven to be predictive of future credit performance.
- Whether or not someone is participating in credit counseling of any kind.

### (TeleCheck is an optional report)

TeleCheck is a Nationwide database of information on bad or hot checks, or other instances relating to an applicant's bank checking account that may need further review.

The TeleCheck report comes back as either "APPROVED" or "NOT APPROVED". An APPROVED result means that there is no negative information related to their account at this time.

NOT APPROVED cautions you to refer your applicant to TeleCheck for further information; i.e., there may be bad/hot checks related to their account. The contact referral information for TeleCheck will print on the report for NOT APPROVED results, and you can also find the contact info on our "Adverse Action" letters in your Tenant Data Welcome/Startup Packet.

TeleCheck Report - 8/15/2005 11:16:45 AM

CONSUMER, JONATHAN | 12344321789 | CA

Telecheck Code: CODE 4 NOT APPROVED

**Consumer Assistance Referral:**  
TeleCheck's Check Writer Services Office  
PO Box 4513  
Houston, TX 77210-4513  
(800) 366-2425