

## 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).

### 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.

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, JONATHON</b> DOB: 01/15/1955 SSN: 999999990 Last Updated: 07/11/2005	Dan Rathernot 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>			
Inquiries <b>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, JONATHON	11/10/2004	Dan Rathernot	Curr Addr: 1122 Sandstone Road W. Des Moines, IA 50266 Prev Addr: 5905 Sahler St Omaha, NE 68104
<b>Consumer Assistance Referral: <b>7</b></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			

# THE EXPERIAN CREDIT REPORT:

## A – PERSONAL INFORMATION

- Name – The identifying information of your applicant: Name and alternate names such as aliases, maiden, previous surnames or nicknames associated with the applicant.
- Date or Year of Birth (DOB or YOB).
- Social Security Number (SSN) and other Social Security Numbers reported on the applicant's credit file in descending order based on number of occurrences reported; asterisk denotes any SSN not matching on inquiry. "SSN is different than input" message is used to indicate that there is more than one SSN number linked to this file on the Experian database.
- Address(es) – The applicant's address including time frame reported and source. Up to two additional previous addresses may display. An asterisk preceding any address indicates the address was not entered on inquiry.

## B – EMPLOYMENT

- Employer's name and address, including time frame reported and origination source – usually by updated tape or Inquiry.

## C – SCORING (Optional service that you may not be set up to receive)

Tenant Data offers two credit scores: The Experian National Risk Model and the FICO Score.

Up to four Score Factors will appear that explain the top reasons why the score was not better.

## D – PROFILE SUMMARY

The Profile Summary contains significant calculations from the credit report. The Summary sorts by Type of Accounts/Tradelines: Revolving Credit, Installment Loans, and Real Estate Loans. Monthly Payment, Current Balance, Credit Limits, Highest Balance, Past Due amount and percentage (%) of Credit Available are displayed when available. See pg. 4.

## E – PUBLIC RECORDS

Public record information consists of bankruptcies, liens and civil actions against your applicant.

- Original filing date with court
- Dollar amount of public record or judgement
- Type of public record
- Plaintiff's name
- Status date if status is satisfied, released, vacated, discharged or dismissed
- Reference Number, Certificate, or Court Docket Number
- Reporting court's name
- Reporting court's number

EXPERIAN REPORT - 08/15/05

Personal Information <b>A</b>							
						Reported	
<b>Name</b>	JONATHAN QUINCY CONSUMER DOB: 01/15/75 AKA - JON CONSUMER, QUINCY J CONSUMER						
<b>SSN</b>	999-99-9990						
<b>Address</b>	10655 N BIRCH RD APT 801, BURBANK CA 91502 Last Sub: 4559173					07/05 To 08/05 2X	
<b>Address</b>	10003 ARMSTRONG DR, JONESBORO AR 72403					12/04 To 07/05 5X	
<b>Address</b>	*4432 SIMPSON TRAIL, OMAHA NE 68105-1040					10/99 To 12/04	
Employment <b>B</b>							
		Date Reported	Last Updated	Origination			
<b>Employer</b>	WISCONSIN FRIED DONUTS OMAHA NE	04/04	04/04	Inquiry			
<b>Employer</b>	AMES BOWLING CTR	12/00	12/00	Inquiry			
Scoring <b>C</b>							
<b>Score Model:</b> National Risk Model +376							
<b>Factor:</b> 31 PRESENCE OF NON-SATISFACTORY RATINGS ON REVOLVING ACCOUNTS							
<b>Factor:</b> 23 EXISTING BALANCES ON MORTGAGE ACCOUNTS OR LACK OF MORTGAGE ACCOUNTS							
<b>Factor:</b> 02 RECENT INQUIRIES						+376	
Profile Summary <b>D</b>							
Public Records	1	Dispd Accounts	0	Now Del/Drg	1	30 day delinq	0
Tradelines	4	Paid Accounts	0	Was Del/Drg	0	60 day delinq	1
Satis Accts	3	Inquiries	3	# Derog Months	2	90 day delinq	0
Inqs/6 MO	1	Oldest Trade	12/99				
Type	High	Limit	Balance	Past Due	Payment	%Avail	
Revolving	\$3,750	\$4,000	\$3,275	\$0	\$75	18%	
Installment	\$0	\$18,400	\$15,200	\$0	\$320	-	
Real Estate			\$0		\$0	-	
Totals	\$3,750	\$22,400	\$17,475	\$0	\$395		
<b>**High, Limit and Payment values are calculated for open accounts only. Balances and Past Due items are calculated for all trade lines.</b>							
<b>* Indicates estimated payment total</b>							
Public Records <b>E</b>							
Date Filed/ \$Amount	Type/ Plaintiff	Reference/ Paid	Court/ Court Code				
06/13/02 \$564	Judgement 06/13/02 RIVERSIDE COLLECTIONS	D 02SC126903	CLARK COUNTY CT 13051278988				

## F – TRADELINES: Tradelines are sorted by Type: Revolving and Installment: (continued on next page)

### F1 – ACCOUNT NAME

This section may include:

- The Subscriber's (Creditor's) name
- Credit Bureau subscriber account code
- KOB (Kind of Business) describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.
- Status – Payment status comments reflect the payment history of the account as of the balance date
- Loan Type – the type or purpose of account, i.e., auto loan, credit card.

### F2 – STATUS/ECOA/CONDITION

- Status – date the account first reached the present status level
- ECOA is a code describing consumer's association to the account per the Equal Credit Opportunity Act
- Condition – The Account Condition indicates the state of the account

### F3 – BALDATE/OPEN/LSTPD/DEL

- Balance Date is the date of the subscriber's accounts receivable tape for open accounts; the date of the last reporter update tape for accounts with a zero balance that were not provided by a reporter on each update tape; and the date paid for paid accounts.



# THE TELECHECK REPORT:

## (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

## Profile Summary Descriptions

<b>PUBLIC RECORDS</b>	Total number of <b>public record</b> items, also detailed in the Public Record section. Public record information consists of bankruptcies, liens and <u>civil</u> actions against your applicant.
<b>TRADELINE</b>	Total number of <b>tradelines</b> on the credit report. This does not include public records or inquires. An example of a tradeline would be a Visa credit card account, Sears card, GMAC car loan, student loan, or an account placed for collection.
<b>SATIS ACCTS</b>	Total of <b>accounts</b> that are current or paid <b>satisfactorily</b> .
<b>INQ/6 MO</b>	Total number of <b>inquiries</b> made within six months preceding the date of the credit report.
<b>DISPD ACCOUNTS</b>	Total number of accounts whose condition is currently being <b>disputed</b> by the applicant.
<b>PAID ACCOUNTS</b>	Total of <b>accounts</b> that have been <b>paid</b> satisfactorily or paid after having been previously delinquent.
<b>INQUIRIES</b>	Total number of subscribers (businesses) that have made <b>inquiries</b> in the past two years.
<b>OLDEST TRADE</b>	Date the <b>oldest tradeline</b> on the report was opened. This allows you to quickly find how long credit has been established.
<b>NOW DEL/DRG</b>	Total of <b>accounts</b> that are <b>now delinquent</b> or in a <b>derogatory</b> status/condition.
<b>WAS DEL/DRG</b>	Total of <b>accounts</b> that <b>were delinquent</b> or in <b>derogatory</b> status/condition, and either have been paid in full or brought current.
<b># DEROG MONTHS</b>	Total number of <b>months</b> accounts have been in <b>derogatory</b> status/condition.
<b>30/60/90 DAY DELINQ</b>	Total number of accounts on credit report that are <b>30, 60, or 90 days delinquent</b>

*Note: This document is provided only to assist users in reading the consumer reports provided by Tenant Data. It is not intended to be authoritative, and may not reflect the most current information available.*

## APPENDIX: Experian credit report frequently used Abbreviations/Codes

### Account Condition, Payment Status Abbreviations & Public Record Glossary:

**BKLIQREO** – Debt included in or discharged through Chapter 7, 11 or 12 Bankruptcy

**CHARGOFF** – Unpaid balance reported as a loss by the credit grantor

**CIV CL JUDG** – Civil claim judgment

**CIV CL SATIS** – Civil claim judgment satisfied

**COFF NOW PAY** – Now paying, was a charge-off

**COLLACCT** – Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department

**CURR ACCT** – Account in good standing

**CURR WAS 30-3** – Current account was 30 days past due date 3 times

**CURR WAS COLL** – Current account/was a collection account, insurance claim, Government claim or terminated for default

**DELINQ 60** – Account 60 days past due date

**FED TAX LIEN** – Federal tax lien

**FED TAX REL** – Federal tax lien released

**FOREPROC** – Foreclosure proceeding started

**GOVCLAIM** – Claim filed with government for insured portion of balance on loan

**NO STATUS** – No status reported

**REFINANC** – Account renewed or refinanced

**REPOSSES** – Merchandise taken back by credit grantor/there may be a balance due

**SCNL** – Credit grantor cannot locate consumer

**SETTLED** – Account legally paid in full for less than the full balance

**SM CL JUDGMNT** – Small claims court judgment

**STATE TAX LN** – State tax lien

**TRANSFER** – Account transferred to another office

**VOLUSURR** – Voluntary surrender

**30 DAY DEL** – Account 30 days past due (or 60, 90, 120, etc)

**30 2 TIMES** – Account 30 days past due 2 times

### LOAN TYPES:

**AUL** – Auto lease

**AUT** – Auto loan

**BCC** – Business credit card – revolving terms

**C/S** – Child support

**CEL** – Telecommunications/cellular

**CHG** – Revolving charge account

**CLS** – Credit line secured – revolving terms

**COL** – Collection dept/agency/attorney

**CRC** – Credit card

**DCS** – Debt counseling service

**EDU** – Educational loan

**HEI** – Home equity

**H/I** – Home improvement loan

**ISC** – Installment sales contract

**LEA** – Lease

**M/H** – Manufactured home

**MED** – Medical debt

**NTE** – Note

**R/C** – Conventional real estate mortgage

**R/E** – Real estate, specific type unknown

**R/F** – FHA real estate mortgage

**R/O** – Real estate mortgage – with/without other collateral, usually a 2nd mortgage

**R/S** – Second mortgage, terms in years

**RCK** – Returned check

**REN** – Rental agreement

**SCC** – Secured credit card – revolving terms

**SDL** – Government-secured direct loan

**SEC** – Secured loan

**TSL** – Timeshare loan

**TXC** – Tax collection

**UNK** – Unknown – extension of credit, review or collection

**UNS** – Unsecured loan

**UTI** – Utility company

## APPENDIX: Experian credit report frequently used Abbreviations/Codes

### KOB – Kind of Business codes

<b>AC</b> Auto leasing	<b>OC</b> Oil company credit cards
<b>AN</b> Automobile dealers, new	<b>PM</b> Check cashing services
<b>AU</b> Automobile dealers, used	<b>PS</b> Employment screening
<b>BB</b> All banks – nonspecific	<b>RA</b> Apartments
<b>BC</b> Bank credit cards	<b>RC</b> Office leasing
<b>BI</b> Bank – installment loans	<b>RD</b> Mobile home dealers
<b>BM</b> Bank – mortgage department	<b>RE</b> Real estate sales and rentals
<b>BS</b> Savings bank	<b>RP</b> Mobile home park
<b>CG</b> General clothing store	<b>RR</b> Property and property management company
<b>DC</b> Complete department stores	<b>UA</b> Water utilities
<b>EC</b> Colleges	<b>UC</b> Cable TV providers
<b>EL</b> Student loans	<b>UE</b> Electric light and power company
<b>EU</b> Universities	<b>UG</b> Gas company, natural and bottled
<b>EZ</b> Education – nonspecific	<b>UL</b> Long distance phone company
<b>FA</b> Auto finance companies	<b>UP</b> Cellular and paging services
<b>FB</b> Mortgage brokers	<b>US</b> Satellite TV/direct broadcast providers
<b>FC</b> Credit unions	<b>UT</b> Local telephone service provider
<b>FL</b> Savings and loans – mortgage	<b>UW</b> Wireless telephone service provider
<b>FM</b> Mortgage companies	<b>VC</b> City and county
<b>FP</b> Personal loan companies	<b>VF</b> Federal government
<b>FR</b> Mortgage Reporters	<b>VK</b> Child support services
<b>FS</b> Savings and loan companies	<b>VS</b> State government
<b>FZ</b> Finance companies – nonspecific	<b>YB</b> Collection department – bank
<b>HA</b> Appliance sales and service	<b>YC</b> Other collection agencies
<b>HC</b> Carpets and floor coverings	<b>YD</b> Collection department – department store
<b>HF</b> Home furnishing stores	<b>YF</b> Collection department loan company
<b>HR</b> Furniture rentals	<b>YL</b> Collections attorney
<b>HZ</b> Home furnishings – nonspecific	<b>YZ</b> Collections – nonspecific
<b>JA</b> Jewelers	<b>ZT</b> Tenant screeners reseller
<b>JP</b> Computer sales and service	
<b>ND</b> Credit card – department store	
<b>NF</b> Credit card – finance company	

### ECOA – Equal Credit Opportunity Act

The code describing the applicant's association/responsibility on the account:

**1 – Individual:** This individual has contractual responsibility for this account and is primarily responsible for its payment.

**2 – Joint Account – Contractual Responsibility:** This individual is expressly obligated to repay all debts arising on this account by reason of having signed an agreement to that effect. There are other people associated with this account who may or may not have contractual responsibility.

**3 – Authorized User:** This individual is an authorized user of this account; another individual has contractual responsibility.

**4 – Joint Account:** This individual participates in this account. The association cannot be distinguished between joint account – contractual responsibility or authorized user.

**5 – Cosigner:** This individual has guaranteed this account and assumes responsibility should signer default. This code only to be used in conjunction with code 7 signer.

**6 – On Behalf Of:** This individual has signed an application for the purpose of securing credit for another individual, other than spouse.

**7 – Signer:** This individual is responsible for this account, which is guaranteed by a cosigner. This code is to be used in lieu of codes 2 and 3 when there is a code 5 cosigner.

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