

AmRent Report Reference Guide

AmRent
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8 PARKWAY CENTER
PITTSBURGH, PA 15220



Phone: 800-324-3681
Fax: 800-324-4595

DECISION CREDIT REPORT

PREPARED FOR:
AMRENT TEST COMPANY
789 RED APPLE RD
COLUMBUS OH 43220

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REPORT TYPE: INDIVIDUAL

COMPUTER ID #:
713092082800066
LENDER CASE #:
AMRENT_SAMPLE

2

DATE RECEIVED: 05/02/13

3

DATE COMPLETED: 05/02/13

APPLICANT

EMPLOYMENT INFORMATION

INPUT INFORMATION:

NAME: JOE CONSUMER
SSN: XXX-XX-7916 **DOB:** 08/02/80
143 RR 1
GLASGOW KY 42141

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CURRENT ADDRESS:

143 RRA
GLASGOW KY 42141
SINCE: 04/10

PRESENT EMPLOYMENT:

ACME AUTOBODY
FROM: 10/1/09
POSITION: LEAD MECHANIC

PREVIOUS EMPLOYMENT:

TTL AUTOPARTS
FROM: 04/01/05
POSITION: MECHANIC

5 DECISION RESULTS

X APPLICANT DOES NOT MEET PROPERTY CRITERIA
CUSTOMER MAY INSERT CUSTOM MESSAGE

6 DECISION FACTORS

- 1 EVICTION FILING
- 1 FELONY
- 1 SEX OFFENDER REGISTRY
- 1 SEXUALLY ORIENTED OFFENSES
- 1 THEFT, BURGLARY, LARCENY, BREAKING & ENTERING, ROBBERY
- 1 FELONY - CONVICTION

7 CREDIT SUMMARY

	A PAYMENTS	A BALANCES	A LIMITS	B TRADES	C 30	C 60	C 90
REVOLVING	313	18,758	23,800	12	5	2	1
INSTALLMENT	87	5,770	5,000	7	2	2	17
REAL ESTATE	1,134	97,564	0	2	1	1	8
OPEN/OTHER	401	401	0	13	0	0	0
TOTAL	1,935	122,493	28,800	34	8	5	26

#INQUIRIES **E** 1 PUBLIC RECORDS **F** 3 #BANKRUPTCIES **G** 0
WORST TRADE **H** 9 OLDEST DATE **I** 08/12/88 #SATISFACTORY **J** 8
PAST DUES **K** 2,063

8 SCORING

- 1 RENTWISE +882
 - HIGH PROPORTION OF DELINQUENT TRADES AND/OR PUBLIC RECORDS
 - PAYMENTS DUE ON ACCOUNTS
 - LIMITED CREDIT EXPERIENCE
 - PROPORTION OF BAL TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCTS
- 594 515 431 708

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1 PREPARED FOR:
Name of the company requesting the report and the person who ordered it.

2 COMPUTER ID NUMBER:
Generated by AmRent to uniquely identify the report. This is helpful when contacting the AmRent Help Desk.

3 DATE RECEIVED/DATE COMPLETED:
Date report was requested/Date report was provided by AmRent.

4 APPLICANT:
Information is input by user and, if available, the applicant's current and previous employers, addresses and job titles are supplied by repositories.

5 DECISION RESULTS: (OPTIONAL)
Indicates if applicant meets property specified criteria; can be customized to customer's needs.

6 DECISION FACTORS:
Reasons that the applicant does or does not meet property specified criteria.

7 CREDIT SUMMARY:

- A** All amounts on the report for revolving, installment, real estate and accounts showing as open or other, indicating monthly payments, balances, and credit limits
- B** Total number of tradelines by each account type: revolving, installment, real estate, open or other
- C** Total number of times tradelines have been delinquent in 30, 60, 90+ days
- D** Total amount for each column heading
- E** Number of inquiries within a period of time (usually ≤ 2 years)
- F** The number of public records on the report
- G** Number of bankruptcies on the report
- H** The most delinquent tradeline (0-9) displayed on the report
- I** Oldest date of a tradeline on the report
- J** Number of accounts rated satisfactory
- K** Total amount of all past due values on all tradelines on the report

8 SCORING: (OPTIONAL)
Displays any requested scores, including credit, and property management models. Numeric and/or narrative reason codes can also be displayed.

9 FRAUD ALERT	
1	WATCH LISTS (INCLUDES OFAC): CONSUMER, JOE NO MATCH FOUND FOR WATCH LIST
1	TRANS ALERT # INQUIRIES IN LAST 60 DAYS: 00 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN
1	HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR

9 FRAUD ALERT: (OPTIONAL)
Comparison of applicant's information from credit report or input information with national fraud system data. Fraud detection products alert you to potentially dishonest or counterfeit information. Repository reporting fraud information is displayed.

Rating Codes:

- 00** - Account too new to rate; approved but not used
- 01** - Pays/paid as agreed, customarily within 30 days of payment due date
- 02** - Pays/paid at least 30 days past due
- 03** - Pays/paid at least 60 days past due
- 04** - Pays/paid at least 90 days past due
- 05** - Pays/paid at least 120 days past due

- 06** - Pays/paid at least 180 days past due
- 07** - Account included under Wage Earner, Chapter 13 Bankruptcy, NPFC Plan
- 08** - Merchandise repossessed
- 09** - Bad debt, placed for collection
- X** - No information or rating available
- N** - No activity, current account with zero balance

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CRIMINAL RECORDS

This section consists of criminal records obtained from public record sources and are not guaranteed to be accurate.

In order to determine whether the individual is the defendant described in the criminal record, compare the defendant's information with the information you have on the applicant. A criminal record will often contain the defendant's full name and physical characteristics.

A search for Sex Offender Registry Records was performed and is limited to the information contained on the AmRent database. Sex Offender Registry Records may exist on this subject, but may not be contained in the database or may not be able to be accessed based upon the information the user provides.

AmRent compiles sex offender records from the same state databases that can be accessed through the Dru Sjodin National Sex Offender Website search engine.

1 CRIMINAL RECORD
 OFFENDER: JOE CONSUMER **A**
B GENDER: M HEIGHT: 5 FT 11 IN WEIGHT: 150 LBS
 HAIR COLOR: BROWN EYE COLOR: BROWN RACE: WHITE
 OFFENSE: INDECENT LIBERTY **C**
 LEVEL: FELONY **D**
 DOCKET#: CR200002 **E**
 DATE FILED: 05/24/09
 SENTENCE: YEARS 3 **F** AMOUNT: \$0
 PROBATION: **G** MONTHS 4 DISPUTE: N
 COURT: BARREN COUNTY COURT **H**
 COUNTY: GLASGOW, KY
 BARREN

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CRIMINAL RECORDS:

This section consists of criminal records obtained from public sources and are not guaranteed to be accurate. To determine whether the individual is indeed the defendant described in the criminal record, compare the defendant's information with the information you have on the applicant. For example, a criminal record will often contain the defendant's full name and physical characteristics.

- A** OFFENDER - Name of defendant as supplied by the court or government agency furnishing the criminal record
- B** PHYSICAL CHARACTERISTICS - Physical characteristics of the defendant as supplied by the court or government agency furnishing the criminal record

- C** OFFENSE - Infraction of the law
- D** LEVEL - Scale of the offense committed
- E** DOCKET NUMBER - A number associated with the specific criminal record, which is entered at the source. In some instances, a docket number includes a journal page number to find additional information.
- F** SENTENCE - Amount of time defendant was incarcerated
- G** PROBATION - Amount of time defendant was under probation supervision
- H** COURT - The court or government agency that houses the original criminal record

Equal Credit Opportunity Act (ECOA) Codes:

1 = Borrower	B = Borrower
2 = Joint	J = Joint
3 = Authorized User	A = Authorized User
4 = Joint	J = Joint
5 = Co-Maker	S = Co-Maker
7 = Maker	M = Maker

8 = Co-Borrower	C = Co-Borrower
9 = Terminated	T = Terminated
0 = Undesignated	U = Undesignated

Applicant Account Ownership (Joint reports):
 B = Primary Applicant C = Co-Applicant

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11 PROPERTY MANAGEMENT RECORDS

1 RENTAL HISTORY
 LANDLORD: FANTASY ISLAND APTS PHONE: 412-555-5555
 ADDRESS: 1234 MAIN ST #4
 GLASGOW, KY 42141

DATE REPORTED: 03/26/13 MONTHLY RENT: \$850 MANNER OF PYMT: 1
 MOVE IN DATE: 01/10/12 LEASE AMOUNT: \$0 SUFFICIENT NOTICE: Y
 MOVE OUT DATE: 01/10/13 BALANCE AMOUNT: \$0
 PAST DUE AMOUNT: \$0

RPTD BY: JOHN

12 PUBLIC RECORD INFORMATION

A 1 **EVICTION ACTION DISMISSED** **B** **C** FILED - 10/11 **J** LACT-05/13
 CASE-SC-54859 **E** AMT - 0
 PLTF- GEORGE SMITH **K**

1 **EVICTION JUDGMENT GRANTED** FILED - 11/12
 CASE-SC-25262 **G** AMT - 1100
 PLTF- PARADISE APARTMENTS

1 **EVICTION ACTION FILED** FILED - 02/13
 CASE-10000001 AMT - 1400
 BARREN COUNTY COURTHOUSE **F** ATNY - JANE DEFENDER **N**

13 CREDIT HISTORY

A E C O A	B CREDITOR ACCOUNT NO	C RPTD	D LAST ACT	E OPND	F LIMIT OR HIGHEST CREDIT	PRESENT STATUS		I TERMS PYMT AMT	J TYPE/RATE VENDOR	HISTORICAL STATUS L			
						G BALANCE OWING	H AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	PECO #11111414	02/13	01/13	01/12	103	103	0		OPN 01 TRU 01	22	0	0	0
	UTILITY COMPANY												
9	CITI #XXXXXXXXXX6366 POB 6241 SIOUX FALLS SD 57117 (800) 950-5118	04/11	03/11	01/03	6,500	6,591	519	v 137	REV 04 CREDIT CARD TRU 01	36	0	0	0
										04/09 4			
2	FIRST BANK AUTO #XXXXXXXXXXXX3001 PO BOX 901076 FORT WORTH TX 76101	06/10	06/10	07/02	20,300	11,600	0	M 479	INS 01 AUTO TRU 01	26	0	0	0
										K 1X11111X1X111 11111111111			

14 INQUIRIES IN THE LAST 090 DAYS

-- DATE -- ECOA KOB MEMBER-NO

03/26/13 1 Z 03657568 AMRENT

11 PROPERTY MANAGEMENT RECORDS: (OPTIONAL)

Displays the rental history of the applicant, including address, move-in/move-out dates, and rent amount. Rental information can be verified by AmRent as a reference check or included from a third-party database.

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PUBLIC RECORD INFORMATION:

**Some fields are only applicable to certain record types and may not be shown in the example.*

- A** ECOA - The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt. This code is used to identify the responsible party for public records, inquiries, and alerts, as well as tradelines. (See ECOA Codes on page 4)
- B** TYPE OF RECORD - e.g., lien, judgment, bankruptcy, eviction
- C** FILED/RPTD - Month and year the information was reported to the credit repository or filed initially at the court
- D** VRFD - The month and year the information was last verified
- E** CASE - The case number often indicates the court where the information is recorded, the year the information originated, the case or docket number and, in some circumstances, a journal page number to find the information.
- F** COURT - Source of information, generally court identification or level (federal, etc.)
- G** AMT - The dollar amount involved in the case
- H** ASSET - Value of assets involved
- I** LIAB - Liabilities or amount owed
- J** LACT - Month and year of last activity on the case. This will be blank unless the case has been satisfied, dismissed or otherwise closed.
- K** PLTF - Information regarding the plaintiff or additional notes, such as the location where the information is filed (i.e., records or deeds, county common pleas, etc.)
- L** BAL - Any outstanding balances involved in the case
- M** DEF - Information regarding the defendant
- N** ATNY - Information regarding the attorney

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CREDIT HISTORY:

Shaded tradelines indicate derogatory information (i.e., account was not paid as agreed)

- A** ECOA - The ECOA code indicates who is responsible for repayment of the debt
- B** CREDITOR/ACCOUNT NO - Credit grantor who is reporting debt and consumer's account number. Narrative information related to the account may also be displayed (e.g., real estate, account closed by consumer, etc.)

- C** RPTD - The last time the account was reported by the creditor to the credit repository(ies)
- D** LAST ACT - Last paid date or other activity related to the account
- E** OPND - The date the account was opened with the creditor
- F** LIMIT OR HIGHEST CREDIT - The credit limit permitted by the credit grantor, or the highest credit amount used by the consumer
- G** BALANCE OWING - The outstanding balance owed to the creditor as of the date reported
- H** AMOUNT PAST DUE - The amount currently past due
- I** TERMS/PYMT AMT - Arrangements for repayment of the account (number of months and/or monthly payments)
- J** TYPE, RATE and VENDOR - Type and status of the account reported by the creditor to the credit repository(ies)
ACCOUNT TYPES
 - INS - Installment. Fixed number of payments over specific time
 - OPN - Open. Payment due on billing at 30 or 90 days
 - REV - Revolving. Percentage of total balance due each month
 - MTG - Mortgage on real estate property
- K** 12-24 MONTH HISTORY (OPTIONAL) - Shows the record of the account over a period up to 24 months. The numbers represent the ratings for each month beginning from the top left with the status of the most current reported month first (1=current, 2=p/due 30 days, etc.).
- L** HISTORICAL STATUS - Number of months the account status has been reviewed and how many times the account has been delinquent over 30, 60, 90 days during the months reviewed
- M** DEROG DATES - Display of applicable derogatory dates

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INQUIRIES:

Displays lenders, employers, and other organizations who have recently obtained a copy of the consumer's credit file. The repository reporting the inquiry is noted on the right column. You have the option of displaying the inquiries for the last 90-120 days, year or two years. KOB refers to the kind of business that requested the file.

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CONSUMER REFERRAL INFORMATION

AMRENT CONSUMER RELATIONS
PO BOX 3027
PITTSBURGH, PA 15220-3027
888-898-6196

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DISCLOSURE

NATIONAL CREDIT REPOSITORY(IES) ACCESSED FOR THIS CREDIT REPORT: TRANS UNION®

Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.

DISCLAIMER: THE INFORMATION FURNISHED BY AMRENT IN THIS REPORT IS BASED ON THE LIMITED INFORMATION YOU PROVIDED. FURTHER INVESTIGATION IS NECESSARY TO DETERMINE WHETHER THIS INFORMATION APPLIES TO YOUR APPLICANT. AT A MINIMUM, IT IS SUGGESTED THAT YOU COMPARE ALL IDENTIFYING INFORMATION IN THIS REPORT TO ALL IDENTIFYING INFORMATION PROVIDED BY THE APPLICANT BEFORE LINKING THIS INFORMATION TO YOUR APPLICANT.

END OF REPORT

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CONSUMER REFERRAL INFORMATION:

The repository source of the report is listed with an address and phone number. Can be provided to consumer applicant.

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DISCLOSURE:

The repository(ies) accessed for the respective reports are displayed on all reports with the disclaimer included for guidance.

AmRent offers a variety of customization options to suit your specific needs and preferences. Your AmRent Account Representative can assist you with implementing these options.

Tradeline Sort Options

The default sorts tradelines alphabetically by creditor name. You also have the flexibility to sort by:

- Descending Balance
- Rate: From most to least derogatory
- Account Status: Open > Closed > Derogatory
- Account Type: Mortgage > Installment > Revolving > Open

Formatting Options

- Derogatory Dates Derived from Payment History - Obtains derogatory dates and rates from payment history instead of repositories, allowing up to 24 to be displayed.
- Derogatory Summary: Reason for Delinquency Explanation - Provides space for the borrower to explain each derogatory account.
- Alternate Scoring Format - Allows for score records to be displayed in a format that changes the position of the score value and increases its font size, making it more prominent.
- Tradeline Numbering - Tradelines can be numbered consecutively for easier reference.

AmRent Reports Can Be Displayed in a Variety of Formats

- **Infile Report** - No Customer Decision Message Displayed
- **Decision Report** - Customer Decision Message Displayed
 - *Full Report* - Includes details from all repositories, public sources and databases
 - *Decision Report with Factors* - Includes only the Customer Decision Message and factors associated with the decision
 - *Decision Only Report* - Includes only the Customer Decision Message

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