

Edit RRC Pkg MicroBilt Assurance Renter Report Card Resubmit

Renter Report Card Rapsheets Nation... Experian Credit Prc... FICO Grid Score ... Evictions Search ... Criminal Sex Of 11

1326.0

Renter Report Card
Reported: 04-29-2010

Renter Report Card Decision Results - Approved	
 APPROVED	Security Deposit Waiver approved for up to \$3,000* in Accidental Damage Protection depending on the terms and conditions of your MicroBilt agreement.
 APPROVED	Security Deposit Waiver approved for up to \$1,500* in Skipped Rent Protection with respect to this tenant depending on the terms and conditions of your MicroBilt agreement.
<input type="button" value="Request Security Deposit Waiver"/>	
0	FICO® Score summarizes an individual's credit risk based on a snapshot of their credit report at a particular point in time. FICO® Scores range from 300-850®.
712	The PRBC® Report with FICO® Expansion® Score offers a credit score based on non-traditional data such as rent and utility payments. FICO® Expansion® Scores range from 300-850®.
567	FICO® GRID Scores range from 1-999 and indicate the likelihood of fraud. The higher the score, the greater the risk of fraud.
NO MATCH	The Evictions Search returned no matches for this applicant.
NO MATCH	This Sex Offender Search returned no matches for this applicant.
MATCH	This WatchList returned a match on the applicant's name. Please review report for more details.

Security Deposit Replacement Program Summary

The applicant has met all required criteria for the **Renter Report Card** to continue with the **Security Deposit Waiver**. You are entitled to certain program options if you decide to continue from this **Renter Report Card** to the **Security Deposit Waiver** option. We offer a summary below but please refer to your MicroBilt agreement for full details.

NOTICE: The Security Deposit Waiver gives you the option of waiving your tenant's requirement to make a traditional security deposit. The protection against Accidental Damage and Skipped Rent allows you to maintain the same peace of mind without the heavy upfront costs for tenants. For existing renters, coverage for the Security Deposit Waiver begins after a walk through has been completed to determine there is no existing damage to the unit.

EXPIRATION: The option to purchase the **Security Deposit Waiver** will expire 90 days from the date the **Renter Report Card** has been requested. If you wish to continue with your purchase after 90 days, a new **Renter Report Card** containing updated information must be requested.

CANCELLATION: The **Security Deposit Waiver** continues for 12 months after the lease inception date. This Plan is non-refundable 30 days after the lease inception date or when a claim is made, whichever occurs first.

LANDLORD RENTAL CRITERIA: Please review each report and section to the left included within the Renter Report Card to confirm the tenant meets your rental criteria prior to renting.

CLAIMS: Claims are made as accidents occur. Both the Tenant and Landlord jointly complete a proof of loss form to make a claim. Please contact your account manager for copies of the Damage Proof of Loss form and the Skipped Rent Proof of Loss form.

*The amount is dependant upon several factors including tenant information, various deposit options and security deposit waiver options.

PRBC® is a registered trademark of MicroBilt Corporation. FICO® Score, FICO® Expansion® Score and 300-850® are registered trademarks of Fair Isaac Corporation.

Edit

1326.6

PRBC® Credit Profile w/ FICO® Expansion® Score
Reported: 04-29-2010

Applicant Information	
DOB	June 25, 1939

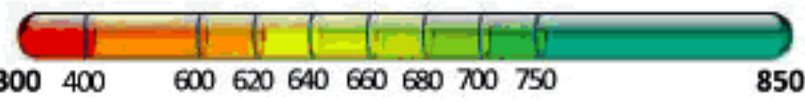
Collections	Public Records	Score
NO	NO	712


Average Occupancy	Reported Addresses
Not Reported*	1

Credit Overview	
Delinquencies	0
Collections	0
Bankruptcies	0
Liens	0
Judgments	0
Suits	0
Evictions	0
Foreclosures	0
Repossessions	0
Charge Offs	0
Banking Detail (Retail Items)	0
Banking Detail (Account Closures)	0
Banking Detail (Previous Inquiries)	0
Banking Detail (Check Orders)	0
Inquiries	0
Current \ Past \ Open Accounts	0 \ 0 \ 0

Predictive Repayment Habits Summary	Count	Amount
Bad Checks / NSF (Totals)	0	0
Write-offs (Totals)	0	0
Credit Card Rejections (Totals)	0	0
Sent To Collections (Totals)	0	0
Returns (Totals)	0	0
Delinquencies (Totals)	0	0

Income	Employer

Scorecard	Score
FICO® Expansion® Score	
Factors Supplied with app: lack of recent CRA account information No property records reported or identified Supplied with app: lack of recent CRA inquiry information Supplied with app: lack of recent CRA public record or collection info	This scorecard ranges from 300 to 850 with 300 being the lowest possible score 712 

Scorecard	Score
Thindex Score	
Factors Important Application Data Missing Reason Code: 00 Reason Code: 00 Reason Code: 00	This scorecard ranges from 250 to 999 with 250 being the lowest possible score. 692 

Banking Detail		
Messages		
Type	Code	Description
ALERT	04	No Record Found.
TransactionID		78988
TransactionID		NGSVSH2UYNYUDLG5ZA
ReportedItem		For phone number (904) 446-4140, the following length of service information was reported: listing date 2/17/2000.
ReportedItem		For phone number (386) 446-4140, the following length of service information was reported: listing date 6/17/2008.
ReportedItem		A third-party risk score was used within the calculation of the FICO Expansion score. The top reasons indicating the factors that influenced that score are the following: 1) Important application data missing.

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Edit | RRC Pkg | Experian | Credit Profile Report | Resubmit

Renter Report Car... Rapsheets Nation... Experian Credit Profile R FICO Grid Score ... Evictions Search ... Criminal Sex Of 11

1326.2 [Redacted] Open In... Tools Merge E-Mail Print

[No Decision Assigned]
Assign a decision or status to manage applications
Apply Decision Send Letter

EXPERIAN Credit Profile Report
EXPERIAN
701 Experian Parkway P.O.Box 2002
Allen, TX 75013-0036
1-888-397-3742
Date Reported: 4/29/2010

Personal Information

Name:	[Redacted]	Date of Birth:	1939
Address:	PO BOX [Redacted] PALM COAST FL [Redacted]		
Reported On:	9/1/1996; Reported via A/R tape, but different from inquiry		
Last Updated Date:	3/1/2009 (0)	Last Subcode:	1102481
Address:	[Redacted]		
Reported On:	10/1/2003; Reported via Inquiry		
Last Updated Date:	10/1/2003 (0)	Last Subcode:	
Address:	[Redacted]		
Reported On:	12/1/1989; Reported via A/R tape, but different from inquiry		
Last Updated Date:	5/1/1990 (0)	Last Subcode:	

Report Summary

Total # of Trades:	2	30 Days:	0	Accounts Balance:	\$0
Current Trades:	2	60 Days:	0	Mnthly Payment:	\$15
Unrated Trades:	N/A	90+ Days:	0	Credit Limit:	\$17,000
Curr Neg Trades:	0	Inquiries:	0	High Credit:	\$1,972
Hist Neg Trades:	0	Inq. last 6 mnths:	0	Total Real Est. Bal.:	\$0
No. of Accts Paid:	0	Public Records:	0	Total Rev. Bal.:	\$0
Curr Past Due:	N/A	Collections:	0	Tot. Installment Bal.:	\$0
Amount Past Due:	\$0	Oldest Trade:	3/1/1990	Available %:	100

Scorecards

Scorecard: Experian/Fair Isaac Risk Model V2
Score: 830
Reasons: (14) Length of time accounts have been established

Trade Lines

Firm Name/ID	Account Number	Opened Reported	Credit Limit	Balance	MoPmnt	30	60	90
Status	Phone #	Acct. Type	High Credit Chargeoff	Past Due Orig. Amt.	MoRep Date Closed	Pattern		
			Lst. Paymnt.	Closed Ind	Owner	Terms		
FIA [Redacted]	[Redacted]	3/1/1990 4/20/2010	\$10,000 \$1,272	\$0 -	\$15 99	0	0	0
Bank (Credit Card, Terms REV)		Revolving	-	-	-	0CCCC—CCC		
(11)This is an account in good standing.			4/1/2010	open	Individual	Revolving		
WELLS FARGO BANK [Redacted]	[Redacted]	2/1/2009 4/16/2010	\$7,000 \$700	\$0 -	- 24	0	0	0
Bank (Credit Card, Terms REV)		Revolving	-	-	-	000CC00000CCC		
(11)This is an account in good standing.			12/17/2009	open	Individual	CCCCCCCCCCC		

Warning Messages

0084 SSN MATCHES
Reported via A/R tape, but different from inquiry
Reported via A/R tape, but different from inquiry

RRC Pkg Additional Data Sources Rapsheets National Criminal Database Sec
 Renter Report Car... Rapsheets National Cri... Experian Credit Prc... FICO Grid Score ... Evictions Search ... Criminal Sex Of **11**

 **1326.1** [REDACTED]

Rapsheets Criminal Database Search

Request Information

Control #: 0	Customer Ref. Acct.:
Customer Transaction ID:	Search Date: 04/29/2010
Services:	
- Criminal Search	
Name: [REDACTED]	
DOB: 06251939	
SSN: [REDACTED]	

Criminal Search Results

Search Result Count: 0
NO HIT

RRC Pkg Additional Data Sources Criminal Sex Offender Search
ter Report Carc... Rapsheets Nation... Experian Credit Proc... FICO Grid Score ... Evictions Search ... Criminal Sex Offender S 11 < >

 1326.5 [REDACTED]

Sex Offender Search

No Hit

No records were found.

[Return to Top](#)

RRC Pkg Additional Data Sources Evictions Search

Renter Report Car... Rapsheets Nation... Experian Credit Pr... FICO Grid Score ... Evictions Search Criminal Sex Of

 1326.4 [REDACTED]

Evictions Search

Search of Database - No Record Found.

[Return to Top](#)

Edit | RRC Pkg | Additional Data Sources | WatchList | Resubmit

erian Credit Prc... | FICO Grid Score ... | Evictions Search ... | Criminal Sex Offen... | Credit Profile Repo... | WatchList | 11 < >

1326.7 [REDACTED]

Open In... | Tools | Merge | E-Mail | Print

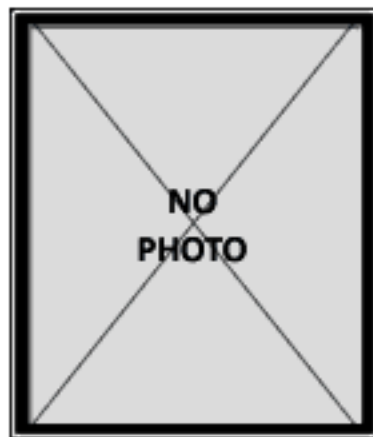
WatchList

Status



MATCH FOUND ON ONE OR MORE SOURCES

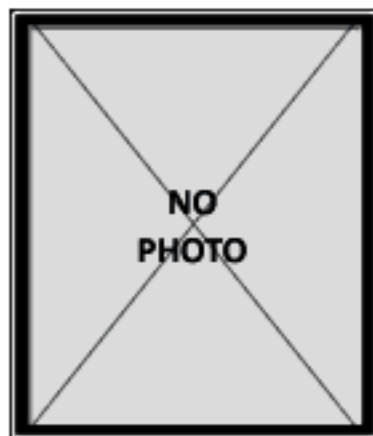
- Excluded Parties List System



Match 1:

Height	Weight	Hair	Other

Provided By Excluded Parties List System



Match 2:

Birthdate: March 05, 1925

Height	Weight	Hair	Other

Social Security Act 1128b4: License revocation or suspension

Provided By

RRC Pkg Additional Data Sources FICO Grid Score

Renter Report Car... Rapsheets Nation... Experian Credit Prc... FICO Grid Score Evictions Search ... Criminal Sex Of

 **1326.3**

Falcon ID Grid Score

Search Information

Name: [REDACTED]
Address: [REDACTED]
SSN: [REDACTED]

Carrier ID: MICROBILT **Client ID:**
Model ID 1: FIDGRID1.0 **Model Score 1:** 567
Reason 1: 366 - The degree of zip code mismatch between app. and bureau indicates fraud.
Reason 2: 361 - The degree of street number mismatch between app. and bureau indicates fraud.
Reason 3: 360 - The degree of street name mismatch between app. and bureau indicates fraud.
Reason 4: 200 - The home geographic location has higher exposure to fraud.