

Access No: PH \*\*\*\*

Order No: \*\*\*\*\* **SAMPLE REPORT - BEFORE NTN REVIEW**

# NTN DecisionPoint

INSTANT RESIDENT SELECTION SYSTEM

Screened For: PH \*\*\*\* - Village Apartments  
18-Nov-2011

## Applicant Information

Doe, Alexis	SSN ***-**-5555	Income \$0.00	Rent \$0.00
221 N 8th St	DOB 13-May-1985	Months at Residence 0	
Lebanon, PA 17046		Months at Employment 0	

**Rental Recommendation** - Based on subscriber's employment, residency and applicant score acceptance criteria.

**PRELIMINARY** Score - Accept pending criminal & positive landlord reference

## Analysis Results

Bureau Score = 628

Rent to Income Multiple N/A	Time at Residence N/A	Time at Employment N/A	Applicant Score <b>78</b>
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Applicant Score based on analysis of tenant performance information, public records and retail credit.

## Verification of Applicant Information

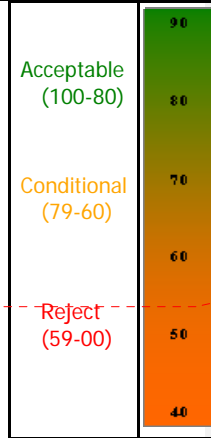
Applicant has retail credit report:	<b>Confirmed</b>
Applicant social security number matches retail report:	<b>Confirmed</b>
Applicant date of birth matches retail report:	<b>Confirmed</b>
Applicant current address matches retail report:	<b>Not Confirmed</b>
Applicant previous address matches retail record:	<b>Not Confirmed</b>

**Additional Addresses** see NTN Tenant Performance Profile

221 8th ST5 Lebanon PA 17046  
105 Carlton Ave Brooklyn NY 11205

**Additional Names (aliases)** see NTN Tenant Performance Profile

Alexis Smith



**Comment [NTN1]:** The NTN Rental Recommendation is based on Applicant Score and any additional subscriber criteria, such as the applicant's Rent to Income ratio. Because this report is a part of a review process the designated recommendation is "Preliminary."

**Comment [NTN2]:** NTN provides a true rental score driven by a mathematical algorithm designed to identify patterns of credit and tenant behavior that indicate rental risk. NTN scoring will also take into account any subscriber-specific credit criteria when making its calculations.

**Comment [NTN3]:** Additional names reflected on the applicant's credit report are automatically screened.

## Alert Messages

**Tenant Performance Information** see NTN Tenant Performance Profile

No Tenant Performance/Lease Violations

**Public Records** see NTN Tenant Performance Profile

**\* NO EXACT MATCH - See name match records on NTN Tenant Performance Profile**

**Comment [NTN4]:** Public Records report confirmed eviction filings for the applicant. Action, Date of Filing and Disposition (if available) will be clearly marked. This is an example of a report with **non-confirmed**, name-match only records; non-confirmed records do **not** affect the NTN DecisionPoint score or rental recommendation. These non-confirmed filings are being reviewed as part of NTN Quality Assurance Review, which is the why the report shows a "Preliminary" status above.

## Additional Information in File

(TransUnion) 1 item closed by consumer  
**(TransUnion) Bankruptcy, Chapter7-Discharged Filed:17-Jul-2005**

## Messages

Applicant score determined by custom criteria

## Custom Criteria Used in Calculating the Applicant Score

If present, subscribers custom eviction criteria would be factored into score  
If present, medical collections are ignored  
If present, collections less than \$100 are ignored

**Comment [NTN5]:** Custom criteria allows subscribers to tailor applicant screening to particular rental demographics while remaining Fair Housing Compliant. Smart use of custom criteria can help landlords fill more units while still identifying the riskiest applicants.

End of NTN DecisionPoint

# NTN Tenant Performance Profile

Screened For: PH \*\*\*\* - Village Apartments  
18-Nov-2011

## Applicant Information

Doe, Alexis  
221 N 8th St  
Lebanon PA 17046

SSN \*\*\*-\*\*-5555  
DOB 13-May-1985

## Additional Addresses

221 8th ST5, Lebanon PA 17046  
105 Carlton Ave, Brooklyn NY 11205

Names Screened: Doe, Alexi\*; Smith, Alexi\*

Databases for Search: Eastern Pennsylvania; New York

## Eviction Filing Data

All Civil Court Records are filed by NAME ONLY. This makes it impossible to be certain that the following filings involve your applicant. Please call the plaintiff listed for more information.

19-Aug-2011	Case Number: LT-0000488-09	2010.00+pltf 600.00 8/27/2010+
Def: Doe, Alexis		Reading PA 19604
Pla: Buono, Benjamin		County: Berks
DJ: Scott, Wally 610-555-5101		
28-Jul-2011	Case Number: ACTIVE	Petitioner/non-payment+
Def: Doe, Alexis		NY
Pla: LSL Services Inc		
28-Jan-2011	Case Number: ACTIVE	Petitioner/non-payment+
Def: Doe, Alexis		NY
Pla: LSL Services Inc		
03-May-2009	Case Number: DISPOSED	Petitioner/non-payment
Def: Doe, Alexis		274 East 175th St Bronx NY 10457
Pla: 274 East 175th ST. LLC.		County: Bronx

**Comment [NTN6]:** Notice the incomplete eviction information. This is due to data redaction in NY & PA at the court level. More states than ever are redacting identifying information due to individual privacy issues. Data redaction effects ALL screening companies. Other companies would withhold these filings or offer no procedure to help verify them, leaving a landlord at risk of accepting an unsuitable tenant. Name match filings should not be considered definitive but should be reviewed to determine if additional research is appropriate. NTN Quality Assurance staff are available to assist in determining if name match eviction filings apply to a specific applicant.

## Tenant Performance/Lease Violations

No Tenant Performance/Lease Violations Found

**Comment [NTN7]:** NTN will report any tenant performance information supplied by our network of subscribers.

## Use of Applicant's SSN in Previous Screening

NTN previously screened an applicant using this SSN. If the name below does not match your applicant's, ask to see your applicant's SSN card.

29-Sep-2008	Doe, Alexis	Berkshire Property Management Reading, PA 610-589-9797
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**Comment [NTN8]:** NTN will report when an applicant has been screened for another NTN subscriber. This information can be useful in cross-checking applicant information and confirming public records or identifying filings that warrant further research.

## Landlord Identification

NTN suggests that this is the actual Property Owner for the address screened. NTN recommends that you contact them for a complete rental history on your applicant.

<u>Address Screened</u>	<u>Database Used</u>	
221 8th [170]	Eastern Pennsylvania	No Landlord ID Found
105 Carlton [112]	New York	
Landlord: Brooklyn Community Housing &		105 Carlton Ave Brooklyn, 11205
		Date Verified:06-Oct-2006
Landlord: Jenkins Cedric		105 Carlton Avenue Brooklyn, 11205
		Date Verified:05-May-2005
Landlord: Bklyn Community Hsing Servs.		105 Carlton Avenue Brooklyn, 11205
		Date Verified:13-May-2004
Landlord: Bklyn Comm. & Hsing Services		105 Carlton Avenue Brooklyn, 11205
		Date Verified:21-Jan-2004

**Comment [NTN9]:** NTN will attempt to give you information on all Property Owners on record for an applicant's known addresses. This gives landlords an opportunity to cross-check information provided by the applicant, complete residency verifications, and sometimes confirm ambiguous public records.



# TransUnion Credit Report

PO Box 390, Springfield PA 19064, 800-888-4213

Screened For: PH \*\*\*\* - Village Apartments  
Report Date: 18-Nov-2011

## Screened Information

Doe, Alexis  
221 N 8th St  
Lebanon PA 17046

SSN \*\*\*-\*\*-5555  
DOB 13-May-1985

## Personal Information

ALEXIS J DOE  
221 N 8TH ST5, LEBANON PA 17046  
105 CARLTON AV, BROOKLYN NY 11205

\*\*\*-\*\*-5555  
DOB: 13-May-1985  
From 07-Nov-2009  
From 28-Feb-2009

ALIAS NAME: ALEXIS J SMITH

## Summary

Total Trades:	15	Historically 30:	0	Account Balance:	\$29,906
Current Trades:	9	Historically 60:	0	Monthly Payment:	\$227
Unrated Trades:	5	Historically 90+:	0	High Credit	\$912-19,817
Trades Now Past Due:	1	Inquiries:	2	Amt Past Due:	\$139
Trades Now Negative:	1	Inq Last 6 Mos:	2	Trades in Collection:	\$139
Hist Negative Trades:	0	Public Recs:	1	Collection Balance:	\$928
		Collections:	2	Total Collections:	\$1,067

**Comment [NTN10]:** While an applicant's full credit file is provided, a subscriber's custom criteria can determine what credit items affect the NTN DecisionPoint score.

## Public Records

Record Type	Date Reported	Member Number	Amount
Court Type Docket	Date Paid	Plaintiff Attorney	Assets Liability
	17-Jul-2005	Z04841348	N/A
BANKRUPTCYCHAPTER7 DISCHARGED FEDERAL DISTRICT COURT	05-Dec-2005		\$0
515400		MICHAEL S KING	\$0

## Trade Lines

Firm Name/ID Account Number Account Type Status	Opened Reported Last Act	CredLim HighCred Bus Kind	Balance PastDue Owner	MoPmnt MoRep Terms	Pay Pattern	30	60	90
CAP ONE/B01DTV001	06-Jan-1999 13-Jul-2004	N/A \$397	\$0 N/A	N/A 48	111111111111 111111111111	0	0	0
Revolving Closed 1-AsAgreed CANCELED BY CREDIT GRANTOR	26-Feb-2003	B	Individual					
CHASE/B026QK001	27-Nov-2001 16-Mar-2005	\$700 \$3,801	\$0 N/A	N/A 36	111111111111 111111111111	0	0	0
Revolving Closed	26-Jun-2003	B	Individual					

1-AsAgreed  
 CREDIT LIMIT: 700  
 CANCELED BY CREDIT GRANTOR

DISCOVER FIN/B09616003	31-Aug-2003	\$7,500	\$0	N/A	111111111111	0	0	0
	27-May-2005	\$0	N/A	20	11111111			

Revolving  
 Closed  
 1-AsAgreed

CREDIT LIMIT: 7500  
 CANCELED BY CREDIT GRANTOR

HSBC BANK/B07991187	21-Jan-2002	\$4,500	\$0	N/A	111111111111	0	0	0
	31-Dec-2004	\$3,407	N/A	34	111111111111			

Revolving  
 Closed  
 1-AsAgreed

CREDIT LIMIT: 4500  
 CLOSED

HSBC/COMP/B0109V322	01-Apr-2002	\$3,300	\$0	N/A	11	0	0	0
	01-May-2002	\$3,179	N/A	2				

Revolving  
 1-AsAgreed

CREDIT LIMIT: 3300

HSBC/RS/B0235197E	21-Feb-2002	\$2,000	\$0	N/A	111111111111	0	0	0
	28-Jul-2009	\$2,028	N/A	48	111111111111			

Revolving  
 Closed  
 1-AsAgreed

CREDIT LIMIT: 2000  
 CLOSED

SALLIE MAE/B06372038	06-Apr-2002	N/A	\$0	N/A		0	0	0
	06-Sep-2002	\$2,739	N/A	5				

Installment  
 Closed  
 0-TooNew

STUDENT LOAN  
 TRANSFERRED TO ANOTHER LENDER

SALLIE MAE/B06372038	06-Apr-2002	N/A	\$0	N/A		0	0	0
	06-Sep-2002	\$4,500	N/A	5				

Installment  
 Closed  
 0-TooNew

STUDENT LOAN  
 TRANSFERRED TO ANOTHER LENDER

SALLIE MAE/B06372038	06-Apr-2002	N/A	\$0	N/A		0	0	0
	06-Sep-2002	\$5,500	N/A	5				

Installment  
 Closed  
 0-TooNew

STUDENT LOAN  
 TRANSFERRED TO ANOTHER LENDER

SALLIE MAE/B06372038	06-Apr-2002	N/A	\$0	N/A		0	0	0
	06-Sep-2002	\$5,500	N/A	5				

Installment  
 Closed  
 0-TooNew

STUDENT LOAN  
 TRANSFERRED TO ANOTHER LENDER

SEARS/CBSD/B06256462	01-Mar-1992	\$7,100	\$0	N/A	111111111111	0	0	0
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26-May-2006 \$912 N/A 48 111111111111  
 Revolving 04-Mar-2006 B AuthorizedUse  
 1-AsAgreed  
 CREDIT LIMIT: 7100

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HSBC BANK/B07991187 01-Jan-2002 \$3,500 \$3,347 N/A 11 0 0 0  
 01-Feb-2002 \$3,407 N/A 2  
 Revolving ----- B Individual  
 Closed  
 1-AsAgreed  
 CREDIT LIMIT: 3500  
 CREDIT CARD STOLEN OR LOST

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SALLIE MAE/B06372038 30-Aug-2002 N/A \$5,770 \$0 XXXXXXXX1111 0 0 0  
 30-Nov-2011 \$19,757 N/A 48 111111111111  
 Installment 18-Nov-2011 B Individual M  
 1-AsAgreed  
 COLLATERAL : DEFERRED TO 03282012  
 STUDENT LOAN

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NELLIE MAE/Z01FWJ002 01-Sep-1995 N/A \$19,722 \$227 XXX1 0 0 0  
 01-Mar-2002 \$19,817 N/A 23  
 Installment 01-Mar-2002 Z Individual M  
 0-TooNew  
 STUDENT LOAN  
 STUDENT LOAN NOT IN REPAYMENT

### Trade Lines in Collection

Firm Name/ID	Opened	CredLim	Balance	MoPmnt	Pay Pattern	30	60	90
Account Number	Reported	HighCred	PastDue	MoRep				
Account Type	Last Act	Bus Kind	Owner	Terms				
Status								
VERIZON NY/U0298L026	17-Nov-2010	N/A	\$139	N/A		0	0	0
	15-Jun-2011	\$0	\$139					
Open	-----	ZZ	Individual					
Closed								
9-Collection								
ACCOUNT WAS CLOSED BECAUSE OF CHARGE OFF OR REPOSSESSION								
UTILITY COMPANY								
ACCOUNT CLOSED BY CONSUMER								

### Collections

Creditor	Date Reported	Member Number	Balance
Industry Code	Orig Amt Date	Account Number	Orig Amt
Status	Date Assigned		
Narratives			
AFNI	09-Dec-2007	Y096ER009	\$235
	-----	** UNKNOWN **	\$235
ORIGINAL CREDITOR: 10 VERIZON			
ORIGINAL AMOUNT: 235			
PLACED FOR COLLECTION			

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AFNI	25-Sep-2011	Y096ER007	\$693
	-----	** UNKNOWN **	\$693
ORIGINAL CREDITOR: 10 AT T			
ORIGINAL AMOUNT: 693			
PLACED FOR COLLECTION			

## Inquires

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	↓	<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
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## Alert Messages

### SCORING

628

- (38) serious delinquency, and public record or collection filed
- (10) proportion of revolving balances to revolving credit limits is too high
- (20) recent derogatory public record or collection
- (14) insufficient length of credit history

Access No: PH \*\*\*\*

Order No: \*\*\*\*\*

# MultiState Criminal Search

including Nationwide Sex Offender Registry  
Screened For: PH \*\*\*\* - Village Apartments  
18-Nov-2011

**Comment [NTN11]:** Criminal Information is NOT part of the NTN Decision Point score. Given the number of records that omit date of birth and case disposition, computerized interpretations can leave landlords at risk by their inability to follow up on missing or ambiguous information. NTN offers NTN Quality Assurance, an optional staff based review of any criminal records returned in the name of an applicant. Local NTN staff expert in researching an interpreting criminal data will complete the analysis necessary to return only those filings which are pertinent to the applicant. NTN can also action accept or reject recommendations based on subscribers' unique criminal policies.

## Applicant Information

Doe, Alexis  
221 N 8<sup>th</sup> St  
Lebanon, PA 17046

SSN XXX-XX-5555  
DOB 13-May-1985

Name on File Alexis Doe  
Date of Birth 05/13/1985  
Gender Female  
Race Black  
Address 19140  
Source Of Record Pennsylvania AOC Court of Common Pleas  
Match Type Exact Name And DOB Match

### Offense: THEFT BY RECEIVING STOLEN PROPERTY

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
<u>Offense Date</u> 01/18/2005	<u>Arrest Date</u>	<u>Charge Date</u>	
<u>Disposition</u> Held for Court	<u>Disposition Date</u> 01/24/2006	<u>Fine</u> \$0.00	<u>Court Fee</u> \$0.00
<u>Offense County</u> Philadelphia	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u> 18-3925
<u>Offense Details</u>			
Charge Type	Statute		
Docket Number	MC-51-CR-0126221-2001		
<u>Court Details</u>			
Verdict	Held for Court		

### Offense: TERRORISTIC THREATS

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
<u>Offense Date</u> 01/18/2005	<u>Arrest Date</u>	<u>Charge Date</u>	
<u>Disposition</u> Held for Court	<u>Disposition Date</u> 01/24/2006	<u>Fine</u> \$0.00	<u>Court Fee</u> \$0.00
<u>Offense County</u> Philadelphia	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u> 18-2706
<u>Offense Details</u>			
Charge Type	Statute		



Docket Number MC-51-CR-0126221-2001

Court Details

Verdict Held for Court

Name on File Alexis J Smith  
Date of Birth  
Gender Female  
Race  
Address 17046  
Source Of Record Pennsylvania AOC Court of Common Pleas  
Match Type **Exact Alias Match**

**Comment [NTN12]:** Similar to eviction records, criminal filings are obtained from public records. Personal identifiers such as Social Security Numbers are NOT reported. Confirmation of criminal records relies on Exact Name and Date of Birth matches. NTN subscribers who need help confirming Name-only matches or ambiguous dispositions can choose our optional Quality Assurance service.

**Offense: RETAIL THEFT-TAKE MDSE**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
<u>Offense Date</u> 11/18/2003	<u>Arrest Date</u>	<u>Charge Date</u>	
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u> \$0.00	<u>Court Fee</u> \$0.00
<u>Offense County</u> Philadelphia	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u> 18-3929-A1

Offense Details  
Charge Type Statute  
Docket Number CP-51-CR-0110101-2001

Court Details

**Offense: CONSPIRACY**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
<u>Offense Date</u> 11/18/2003	<u>Arrest Date</u>	<u>Charge Date</u>	
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u> \$0.00	<u>Court Fee</u> \$0.00
<u>Offense County</u> Philadelphia	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>

Offense Details  
Charge Type Statute  
Docket Number CP-51-CR-0110101-2001

Court Details

**Criminal Report Disclaimer**

This criminal background check is based upon limited identification information, i.e. name and/or birth date, etc. Because of this, absolute certainty that this check applies to the individual being screened is not possible. Caution is urged even when this check produces an accurate match. The data relied on for this criminal search was obtained from State Agencies and are updated through the Dru Sojdin data feed. Terrorist search results are obtained from the Federal Office of Foreign Asset Control and various State Agencies. These Agencies AND NTN URGE YOU to independently VERIFY all criminal background information prior to using the data. To verify terrorist matches contact the Federal Office of Foreign Asset Control at 202-622-2490. Additional information and verification can be obtained from the local law enforcement agency where the offender resides. No responsibility is accepted by NTN for errors in State records.

**VERIFY ALL DATA**

Access No: PH \*\*\*\*

Order No: \*\*\*\*\*

**OFAC Search**

Screened For: PH \*\*\*\* - Village Apartments  
18-Nov-2011

**Comment [NTN13]:** The OFAC report is an automatic search of the U.S. terrorist database. OFAC (Office of Foreign Assets Control) administers and enforces sanctions based on US foreign policy and national security goals against terrorists, traffickers of international narcotics, and other threats to the national security of the United States.

***Applicant Information***

Doe, Alexis  
221 N 8th ST  
Lebanon, PA 17046

SSN XXX-XX-5555  
DOB 13-May-1985

NO RECORDS FOUND ON THIS SUBJECT

**Criminal Report Disclaimer**

This criminal background check is based upon limited identification information, i.e. name and/or birth date, etc. Because of this, absolute certainty that this check applies to the individual being screened is not possible. Caution is urged even when this check produces an accurate match. The data relied on for this criminal search was obtained from State Agencies and are updated through the Dru Sojdin data feed. Terrorist search results are obtained from the Federal Office of Foreign Asset Control and various State Agencies. These Agencies AND NTN URGE YOU to independently VERIFY all criminal background information prior to using the data. To verify terrorist matches contact the Federal Office of Foreign Asset Control at 202-622-2490. Additional information and verification can be obtained from the local law enforcement agency where the offender resides. No responsibility is accepted by NTN for errors in State records.

**VERIFY ALL DATA**

Access No: \*\* \*\*\*\*\*

Order No: \*\*\*\*\* **SAMPLE REPORT - AFTER NTN REVIEW**

# NTN DecisionPoint

INSTANT RESIDENT SELECTION SYSTEM

Screened For: PH \*\*\*\* - Village Apartments  
18-Nov-2010

## Applicant Information

Doe, Alexis	SSN ***-**-5555	Income \$0.00	Rent \$0.00
221 N 8th St	DOB 13-May-1985	Months at Residence 0	
Lebanon, PA 17046		Months at Employment 0	

**Rental Recommendation** - Based on subscriber's employment, residency and applicant score acceptance criteria.

**Reject Applicant** NTN Review – See messages  
 Eviction Filing - Applicant fails eviction criteria  
 Score – Reject Applicant  
 See rejection letter for details

**Comment [NTN14]:** Based on the results of the NTN Review process, the Rental Recommendation for this applicant has changed from a preliminary Conditional Accept to Reject Applicant.

## Analysis Results

Bureau Score = 628

Rent to Income Multiple N/A	Time at Residence N/A	Time at Employment N/A	Applicant Score <b>38</b>
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**Comment [NTN15]:** The Applicant Score has lowered considerably due to additional information gathered during the NTN Review process.

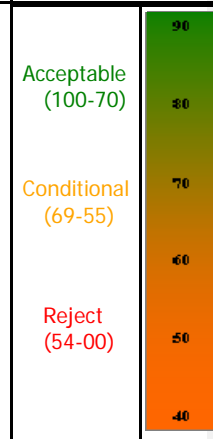
Applicant Score based on analysis of tenant performance information, public records and retail credit.

## Verification of Applicant Information

Applicant has retail credit report:	<b>Confirmed</b>
Applicant social security number matches retail report:	<b>Confirmed</b>
Applicant date of birth matches retail report:	<b>Confirmed</b>
Applicant current address matches retail report:	<b>Not Confirmed</b>
Applicant previous address matches retail record:	<b>Not Confirmed</b>

**Additional Addresses** see NTN Tenant Performance Profile  
 221 8th ST5 Lebanon PA 17046  
 105 Carlton Ave Brooklyn NY 11205

**Additional Names (aliases)** see NTN Tenant Performance Profile  
 Alexis Smith



## Alert Messages

HIGH RISK FRAUD ALERT - REQUESTED PRODUCT DELIVERED; AVAILABLE AND CLEAR.

**Tenant Performance Information** see NTN Tenant Performance Profile

No Tenant Performance/Lease Violations

**Public Records** see NTN Tenant Performance Profile

<u>Action</u>	<u>Date of Filing</u>	<u>Disposition</u>
Doe, Alexis (SSN: ***-**-5555)	19-Aug-2011	2010.00+pltf 600.00 8/27/2010+

**Comment [NTN16]:** Although this eviction filing was not listed as a confirmed public record on the preliminary report due to redacted information in the court record, NTN Quality Assurance staff were able to confirm the name match filing and update the report.

## Messages

Eviction record caused the NTN DecisionPoint score to be reduced by 40 points; Applicant score determined by custom criteria

**NTN Review – Confirmed eviction record(s); score and rental recommendation updated**  
**NTN Review – Criminal report reviewed – REJECT applicant per subscriber criminal criteria**

**Comment [NTN17]:** Messages are a function of the NTN Review Process and will clearly reflect the outcome of any research completed and updates made to the NTN DecisionPoint report.

## Custom Criteria Used in Calculating the Applicant Score

- If no credit history, applicant score starts at 69 points
- If present, subscribers custom eviction criteria would be factored into score
- If total negative indebtedness < \$1500 then exclude Judgments, collections, Tax Liens, past due tradelines
- If present, negative educational loans are ignored
- If present, medical collections are ignored
- If present, paid collections are ignored
- If present, collections less than \$100 are ignored

End of NTN DecisionPoint

# NTN Tenant Performance Profile

Screened For: PH \*\*\*\* - Village Apartments  
18-Nov-2010

## Applicant Information

Doe, Alexis  
221 N 8th St  
Lebanon PA 17046

SSN \*\*\*-\*\*-5555  
DOB 13-May-1985

## Additional Addresses

221 8th ST5, Lebanon PA 17046  
105 Carlton Ave, Brooklyn NY 11205

Names Screened: Doe, Alexi\*; Smith, Alexi\*

Databases for Search: Eastern Pennsylvania; New York

## Eviction Filing Data

All Civil Court Records are filed by NAME ONLY. This makes it impossible to be certain that the following filings involve your applicant. Please call the plaintiff listed for more information.

19-Aug-2011 Case Number: LT-0000488-09

Def: Doe, Alexis SSN:\*\*\*-\*\*-5555  
Pla: Buono, Benjamin  
DJ: Scott, Wally 610-555-5101  
28-Jul-2011 Case Number: ACTIVE  
Def: Doe, Alexis  
Pla: LSL Services Inc

28-Jan-2011 Case Number: ACTIVE  
Def: Doe, Alexis  
Pla: LSL Services Inc

03-May-2009 Case Number: DISPOSED  
Def: Doe, Alexis  
Pla: 274 East 175th ST. LLC.

2010.00+pltf 600.00 8/27/2010+

Reading PA 19604  
County: Berks

Petitioner/non-payment+  
NY

Petitioner/non-payment+  
NY

Petitioner/non-payment  
274 East 175th St Bronx NY 10457  
County: Bronx

**Comment [NTN18]:** NTN Quality Assurance staff were able to research these filings and confirm a match for the applicant (highlighted). Screening companies that omit name match data deprive landlords of the ability to research information that could prove pertinent to the risk-profile of their applicants.

## Tenant Performance/Lease Violations

No Tenant Performance/Lease Violations Found

## Use of Applicant's SSN in Previous Screening

NTN previously screened an applicant using this SSN. If the name below does not match your applicant's, ask to see your applicant's SSN card.

29-Sep-2008 Doe, Alexis

Berkshire Property Management Reading, PA 610-589-9797

## Landlord Identification

NTN suggests that this is the actual Property Owner for the address screened. NTN recommends that you contact them for a complete rental history on your applicant.

### Address Screened    Database Used

221 8th [170]    Eastern Pennsylvania

No Landlord ID Found

105 Carlton [112]    New York  
Landlord: Brooklyn Community Housing &

105 Carlton Ave Brooklyn, 11205  
Date Verified:06-Oct-2006

Landlord: Jenkins Cedric

105 Carlton Avenue Brooklyn, 11205  
Date Verified:05-May-2005

Landlord: Bklyn Community Hsing Servs.

105 Carlton Avenue Brooklyn, 11205  
Date Verified:13-May-2004

Landlord: Bklyn Comm. & Hsing Services

105 Carlton Avenue Brooklyn, 11205  
Date Verified:21-Jan-2004

18-Nov-2011

Alexis Doe  
221 N 8<sup>th</sup> Street  
Lebanon, PA 17046

Dear APPLICANT:

Thank you for your recent application. The details on your application were carefully verified. Our uniform credit criteria was applied to the results of our investigation. Also evaluated was whether or not your income was sufficient, in light of your other debt, to meet the additional rental obligation. Based on information we have in our file, we have DENIED your application for the following reason(s):

Credit Report  
Applicant does not meet subscribers acceptance criteria

The agency below provided us with information that may have influenced our decision.

TransUnion PO Box 390 Springfield, PA, 19064, 800-888-4213

However, the Agency did not make the decision and is unable to explain to you why the decision was made. According to the Fair Credit Reporting Act, you have the right to know what information was reported to us. You have the right to obtain a free copy of your credit report from the Agency above within sixty days. You have the right to dispute, directly with the Agency identified, the accuracy or completeness of the information contained in your file. The Agency must, within a reasonable period, reinvestigate. It must then remove or modify inaccurate information. The Agency may not charge a fee for the reinvestigation. If the reinvestigation does not resolve the dispute to your satisfaction you may send a statement to the Agency to be kept in your file explaining why you think the record is inaccurate. The Agency must include the statement, or a clear summary of your statement, in future reports.

We also obtained your credit score from this credit reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit Score: 628  
Date: 18-Nov-2011  
Score ranges from a low of 300 to a high of 850

Key factors that adversely affected your credit score:  
38) serious delinquency, and public record or collection filed  
(10) proportion of revolving balances to revolving credit limits is too high  
(20) recent derogatory public record or collection  
(14) insufficient length of credit history

If you have any questions regarding your credit score, you should contact:  
TransUnion PO Box 390 Springfield, PA, 19064, 800-888-4213

We obtained this information through:  
NTN - Philadelphia / New Jersey - PO Box 1023 Turnersville, NJ 08012 Tel. 800.422.8299

If we have based our decision on reasons provided to us by a person other than the Agency listed above, you have the right to obtain a disclosure of the nature of the information provided to us by making a written request within sixty days.

Thank you for your interest in renting with us.

Yours Truly,

**Comment [J19]:** An FCRA compliant rejection letter will automatically generate when an adverse recommendation is made. For NTN subscribers receiving a credit-bureau score, such as FICO, with the NTN DecisionPoint report, a Dodd-Frank compliant adverse action letter will generate for conditional accept and reject recommendations.