

TenantReports.comTM

Instant Comprehensive Tenant Screening Services 24/7 **Online**

- ✓ Credit Reports (Experian/Equifax/TransUnion)
- ✓ State & Nationwide Criminal Checks
- ✓ State & Nationwide Eviction Reports
- ✓ Income Verifications
- ✓ Employment Verification
- ✓ Previous Landlord Verifications
- ✓ Decisioning Reports
- ✓ Experian Business Credit Reports
- ✓ And Many More Screening Resources...

Exclusive Discounts For



TenantReports.com/SDRealtor



Protect your Investment

The cost of the eviction process amounts to thousands of dollars in lost rent, court fees, and potential damages as well as months of lost time and missed mortgage payments.

Tenant Screening with TenantReports.com can reveal potential risks associated with applicants by verifying:

- ✓ Have they lived where they say they have?
- ✓ Are they running from the law?
- ✓ Do they pay their bills on time?
- ✓ Are they employed?
- ✓ Have they had problems with previous landlords?
- ✓ Is your applicant a known sex offender and/or criminal?
 - ✓ Protect your existing tenants and their children
 - ✓ Know if the applicant is capable of harsh confrontation

For our Real Estate Agents

Investor clients look to Realtors to manage the placement process of tenants to eliminate risk. With our instant online tenant screening resources, agents can now provide clients with the top qualified applicants.

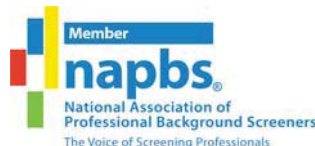
Advantages of TenantReports.com

- ✓ 24/7/365 online access to order, view and print reports.
- ✓ Get your results within seconds upon ordering. Expedite your decision process.
- ✓ We do not have voicemail! Speak to a live person and get your questions answered.
- ✓ Ability to have your applicants pay for the reports directly with their credit card.
- ✓ Ability to have the users on your account pay for the reports directly with their credit card.
- ✓ A unique ID and Password for each user, gives you the ability to track and manage individual activity.
- ✓ Easy to read report layout.

Trusted

TenantReports.com has been doing business since 1992. As a leader in the Mortgage Credit Reporting and Tenant Screening Industry, we have the knowledge and know how to help our clients protect their investments for both the short and long term. With over 10,000,000 reports ordered, 85,000+ users in all 50 states and Canada, we have positioned ourselves as one of the largest background screening companies in the nation.

Proud Members of:



Exhibitors at:



Pick and Choose from our Individual Reports or Save with our Tenant Screening Bundles

No Annual Fee, No Sign Up Costs, No Obligation, Simple Registration,
Instant Results Online 24/7/365 - Volume Discounts Available

Single Report Pricing

Credit Reports

\$10 Credit Report*

Free Tenant Score Card**

\$10 Pre-Employment Credit

\$55 Business Credit

\$30 Canadian Reports

*Onsite Inspection required for detailed credit report.

**Must order credit report to run tenant score card

Criminal Background Checks

\$6 Statewide Criminal Check

\$15 Nationwide Criminal Check

\$(Call) County Criminal Check

\$10 Global Criminal Check

(\$15/per jurisdiction) Federal

Eviction Checks

\$6 Statewide Eviction***

\$15 Nationwide Eviction

*** Eviction Checks unavailable for the state of South Dakota

Other Reports

\$5 SSN# Verification

\$(Call) Driver's License History

\$12 4506T Income Verification

\$10 Employment Verification

\$10 Prev-Landlord Verification

\$(Call) Tenant Debt Collection

\$20 Statewide Bundle

with Tenant Score Card & Credit Score

1. Tenant Score Card w/Credit Score- A Tenant Score Card is completely customized to your preferences and provides the following information with a simple PASS or FAIL rating in addition to the applicant's credit score and derogatory credit summary:

- ✓ Credit Score
- ✓ Income To Debt Ratios
- ✓ Rent to Income Ratios
- ✓ Delinquent Accounts
- ✓ Collection Accounts
- ✓ Charge-Offs
- ✓ Bankruptcies.

2. SSN Verification- Provides a list of all known alias, names assigned to social security number as well as when and where it was issued. The SSN provides a complete address history and available contact information as well.

3. Criminal Back Ground Check and Sex Offender Search- Search the state criminal database of your choosing as well a 50 State Sex Offender search to screen potential tenants. National Criminal Checks available.

4. Eviction Report- Searches municipality eviction records for the state to show any past eviction history and judgement amounts. Nationwide Eviction Reports available.

National and Custom Packages Available

*Detailed Credit Report Available- With approved onsite office inspection

TenantReports.com/SDRealtor



Detailed Credit Reports* Instantly Available 24/7 Online... Just \$10. Volume Discounts Available

- 1. Submission Data**- To start we need the applicant's name, date of birth, SSN and current residence.
- 2. Credit Score**- All Tenant Credit Reports from US Real Estate include credit scores at no additional fee. Scores range from 300 - 850 with a desirable score being higher than the average of 625.
- 3. Financial Summary**- This simple snap shot provides an overview of an applicant's credit summary, balances, credit utilization and income ratios as well as derogatory information if reported.
- 4. Personal Information Comparisons**- Shows any aliases or information variants as submitted to the requested bureau.
- 5. Address Comparison**- Verifies address information provided by the applicant with what the requested bureau has on file.
- 6. Employment Comparison**- Shows employment history as reported to the requested bureau.
- 7. Credit History**- Shows detailed account information including balances, payment terms, late payment dates, collections and account status as far as joint, open, closed, etc.
- 8. Public Records**- Reveals any judgements or bankruptcies as well as tax liens the applicant may have.
- 9. Prior Inquiries**- Recent history of credit inquiries on the applicant.
- 10. Repository Remarks**- Notes from the bureau on any discrepancies between what was submitted and what is on file.

Credit Report

Application Information									
APPLICANT	SAMPLE, JONATHON	SSN	111-11-1111	01/02/1983					
ADDRESS(ES)	123 FANTASY ISLAND	CITY / STATE / ZIP	SPRINGFIELD, PA 19064						
Submission Results Source XML Reorder									
Scores									
734 - TRANSUNION/FICO CLASSIC (98)		JONATHON Q. SAMPLE 111-11-1111							
Financial Summary									
#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION					
MORTGAGE	3	\$1530	\$93945	\$0	11%	PROPOSED RENT	700		
INSTALLMENT	7	\$0	\$0	\$0	0%	STATED MONTHLY INCOME	5000		
OPEN	4	\$4172	\$83451	\$0	10%	INCOME TO RENT RATIO	7.14:1		
REVOLVING	21	\$25	\$580	\$0	0%	INCOME TO DEBT RATIO	0.87:1		
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	0.77:1		
35	\$5727	\$177976	\$0	22%					
Warning: Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.									
Variations									
Personal Information Comparison									
NAME	SOC SEC	DOB	AKA						
APPLICANT	SAMPLE, JONATHON Q	111-11-1111	01/02/83						
TU	SAMPLE, JONATHON Q	MATCH	01/02/83	JON SAMPLE					
		MATCH		JOHN SAMPLE					
				DOB: 09/26/77					
Address Comparison									
ADDRESS				REPORTED					
123 ELM STREET, SPRINGFIELD, PA 19064				02/07/11					
APPLICANT	TU	123 MAIN ST, PLYMOUTH- MA 02360	02/83-09/05						
Employment Comparison									
APPLICANT	TU	LOCKHEAD MARTIN	POSITION	REPORTED					
			LOGISTICS						
Credit Bureau Report									
Credit History									
CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE	TYPE	PRESENT STATUS	ECOA
						30 60 90+	TERMS		A
AMEX	01/01/01	01/01/11	\$83451	\$83451	\$0	0 0 0	OPEN	AS B	
	46						\$4172	AGREED	
GMAC MORT.	08/01/05	12/01/10	\$13000	\$79599	\$0	0 0 0	MTG	AS B	
	48	12-2010	0				180 \$153	AGREED	
							0		
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE; COLLATERAL: FRD274474190									
100086816050700123									
CITIZENS BNK	06/01/06	01/01/11	\$89000	\$14346	\$0	0 0 0	MTG	AS B	
	48	01-2011					\$0	AGREED	
Remarks: HOME EQUITY LOAN									
ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER									
Public Records									
NO PUBLIC RECORDS DEVELOPED									
Prior Inquiries									
CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA				
UCS	ALL	12/29/10	TU						
UCS	ALL	08/24/10	TU						
UCS	ALL	12/17/09	TU						
HSBC/RS	ALL	08/22/09	TU						
Repository Remarks									
NO REPOSITORY REMARKS DEVELOPED									
Submission Results									
APPLICANT	BUREAU	DATE	RESULT						
APPLICANT	TRANSUNION	02/07/11 10:52:14 AM	RECORD FOUND						
Repository Referral									
TransUnion Consumer Relations www.transunion.com/myoptions 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 800-888-4213									
Comments									
*** End of Credit Report ***									
Credit Bureau Report									

* Detailed Credit Reports Available to Clients who have Passed an On-site Office Inspection as Required by the Credit Bureaus



We offer comprehensive screening packages with credit score.

Volume Discounts Available

- 1. Submission Data-** To start we need the applicant's name, date of birth, SSN and current residence.
- 2. SSN Verification-** Provides a list of all known aliases, names assigned to social security number, complete address history, dates of residency, date of birth and date of issuance.
- 3. Criminal Back Ground Check and Sex Offender Search-** Search the state criminal database of your choosing as well as the National Sex Offender registry to screen potential tenants. National Criminal Checks available.
- 4. Eviction Report-** Searches municipality eviction records for the state to show any past eviction history and judgement amounts. Nationwide Eviction Reports available.
- 5. Tenant Score Card w/Credit Score-** A Tenant Score Card is completely customized to your preferences and provides the following information with a simple PASS or FAIL rating in addition to the applicant's credit score and derogatory credit summary:

- ✓ Credit Score
- ✓ Income To Debt Ratios
- ✓ Rent to Income Ratios
- ✓ Delinquent Accounts
- ✓ Collection Accounts
- ✓ Charge-Offs
- ✓ Bankruptcies

National and Custom Packages Available

TenantReports.com/Sign-Up

1

2

3

4

5

Application Information					
APPLICANT	SAMPLE, JONATHON Q	SSN	111-11111	DOB	01-21-1983
ADDRESS(ES)	123 Happy ST		CITY / STATE / ZIP PHOENIX, AZ 85037		

Identity Development					
Person Search - SSN Verification					
RESULTS	<input type="checkbox"/> Records Found <input type="checkbox"/>				
SSN SEARCHED	111-11-1111	SEARCH DATE	02-08-2011 2:50 PM MST		
Applicant Information					
FULL NAME / SSN	DOB	ADDRESS	PHONE	REPORTED DATE(S)	
JONATHON Q SAMPLE	XXX-XX-1111	123 HAPPY ST	(555)225-1457	First: 2005-11	
		PHOENIX, AZ 85037	Last: 2011-02		
		County: MARICOPA			
<>					
JONATHON Q SAMPLE	XXXX-01-21	147 HIGH GATE			First: 2001-03
XXX-XX-1111	Age: XX	INDIANAPOLIS, IN 46237			Last: 2005-11
		County: MARION			
<>					
SSN Information					
SSN	VALID	ISSUED LOCATION			ISSUED DATE RANGE
XXX-XX-1111		SSN is valid.Issued in Indiana			1983

Investigative					
Single State Criminal Search					
RESULTS	<input type="checkbox"/> Records Found <input type="checkbox"/>				
NAME SEARCHED	SAMPLE, JONATHON Q	SEARCH DATE	02-08-2011 2:49 PM MST		
DOB SEARCHED	01-21-1983	SEARCH SCOPE			
JURISDICTION	ARIZONA				
JURISDICTION(S) SEARCHED					
The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.					
AZ AOC Offender:					
Full Name: SAMPLE, JONATHON					
DOB: XXXX-01-21					
Gender: MALE					
Race: WHITE					
Height: 000					
Weight: 000					
Eye Color: UNKNOWN					
Address: PHOENIX AZ 85037					
Case Number: A-GGG-HH54434					
Comments: Case#: BZTHHH7778 Offense: Domestic Violence					

Single State Eviction Search					
RESULTS	<input checked="" type="checkbox"/> No Reportable Records Found <input type="checkbox"/>				
NAME SEARCHED	SAMPLE, JONATHON Q	SEARCH DATE	02-08-2011 2:49 PM MST		
JURISDICTION	ARIZONA	SEARCH SCOPE			

Report Summarization			
Pass / Fail ScoreCard			
DECISION	<input type="text" value="FAIL"/> <input type="button" value="FAIL"/>		
NAME(S) SEARCHED:	FILE NUMBER	NAME	DOB
	2874444	SAMPLE, JONATHON Q	01-21-1983
RESULTS			
PROPOSED RENT	1122	N/A	
STATED MONTHLY INCOME	5833	N/A	
INCOME TO RENT	5.19:1	<input type="text" value="PASS"/>	PASS
INCOME TO DEBT	27.38:1	<input type="text" value="PASS"/>	PASS
INCOME TO DEBT INCL RENT	4.36:1	<input type="text" value="PASS"/>	PASS
CREDIT SCORE	663	<input type="text" value="PASS"/>	PASS
DELINQUENT ACCOUNTS	2	<input type="text" value="PASS"/>	PASS
COLLECTION/CHARGE OFF	3	<input type="text" value="FAIL"/>	FAIL
BANKRUPTCY RECORDS	0	<input type="text" value="PASS"/>	PASS
OVERALL COMPOSITE	FAIL		
COMMENT			
Disclaimer			
This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.			
*** End Of Report ***			

Our Product List

Tenant Screening Bundles: Statewide or Nationwide or customize your own. Includes Tenant Credit score card, criminal background check with 50 state sex offender search, eviction history search, social security number verification with complete address history.

Credit Reports : Choose from Trans Union, Equifax, and Experian. Cost of the report includes the FICO credit score as well as all available account information. TenantReports.com also offers Equifax Canadian Reports and Experian Business Credit Reports. An On-Site Inspection is required for the credit report details. If you do not want an inspection, don't worry, use our Tenant Scorecard (see below).

Tenant Credit Scorecard: We will scan the financials on the credit report and based on your criteria we will provide a simple "pass" or "fail" rating as well as a FICO credit score from the selected bureau. Also included is a summary of any derogatory credit information (late payments, collections) Rent to Income/Debt ratios and previous bankruptcies.

*** Criminal Background Checks:** Statewide Nationwide **County

Included in check- Sex Offender /Felonies /Incarcerations - 99% instant hit rate * Please note that criminal backgrounds are archived and searched by name and date of birth only. If your applicant appears to have a hit, it is important that you verify that the offender is in fact your applicant and that the hit is not a false positive. Use the SSN# verification product to confirm address history.

** County Searches are manual searches at the county court house. Charges vary by county. Turn around ranges from instant results to up to 7 business days depending on the county searched.

***** Eviction Reports:** Statewide Nationwide

*** Please note that eviction reports are archived and searched by name only. If your applicant appears to have a hit it is important that you verify that the hit is in fact your applicant and not a false positive. Use the SSN# verification product to confirm address history.

Social Security Number Verification : Name & SSN# Verified, also all addresses associated with the applicant as well as length of stay. Social Security Verifications are an excellent tool to screen the validity of the provided SSN of the applicant, confirm if criminal or eviction check "hits" are accurate and may be withholding previous address history.

Tax Return Verifications: The most accurate way to verify income disclosing W-2 information from the IRS. This is the only income verification accepted (and required) by major lending institutions. (Please call us to order - a special IRS 4506t form is required and can be found on our website)

Pre-employment Credit Screening: FCRA compliant credit reports available for pre-employment purposes that will not impact your applicant's credit score.

Motor Vehicle Checks Verify driver's license status and view violations: Available in all states, please call 855.244.2400 for more information. (Additional form may be required for certain states like Pennsylvania, etc)

Employment Verification: TenantReports.com will verify an applicant's employment status including length of employment and confirm compensation with a series of other common questions.

Previous Landlord Verification: TenantReports.com will confirm landlord references and inquire on rental history including rent, payment history and move-out conditions along with other common questions.

Global Criminal Report: Checks Known Terrorist Data Base/ FBI Most Wanted / Patriot Act Global Reports- an excellent way to screen applicants here on a Visa, foreign nationals or applicants with new citizenship status.



1. Go to www.TenantReports.com
Click **"Log In"**

2. Enter your Username and Password

Your Username:

Your Password:

NOTE: The first time that you login in, please set your 3 security questions, this enables you to use the FORGOT PASSWORD, password reset, available 24/7

3. Click **"Order"** at the top of the page.

4. Choose either individual reports or from the available tenant screening bundles.

5. Select the products that you would like to order by placing a check in the box of the product. (packages will already have the product boxes checked)

After products are selected, click on **NEXT** at the lower right corner of the page.

The screenshot shows the TenantReports.com login page. At the top, there is a navigation bar with a 'LOG IN' button (Step 1) and a 'Sign Up Today' link. Below the navigation bar, the site's logo and tagline 'INSTANT TENANT SCREENING SERVICES' are displayed. A 'Proud Members Of' section lists affiliations with the National Consumer Reporting Association and NARPM. The main login area (Step 2) contains fields for 'Username' and 'Password', with links for 'Forgot username?' and 'Forgot password?'. There are 'Login' and 'Cancel' buttons. A note at the bottom states: 'Note: This site best viewed with Internet Explorer 9.0 and above -or- the latest Mozilla Firefox version.' A 'Verizon Cybertrust Security' logo and 'SECURED SITE' text are also present.

The screenshot shows the 'Select Product' page. The 'ORDER' tab is selected (Step 3). The page lists three product options: 'US - Plus Level - Business - All products available', 'US - Plus Level Nation Wide Package \$30.00', and 'US - Plus Level StateWide Package \$17.00'. Each product has an 'Order' button (Step 4). The 'US - Plus Level StateWide Package \$17.00' is selected. The page also includes a sidebar with 'ORDER' options and a top navigation bar with 'HOME', 'ORDER', 'WORKSPACE', 'ADMIN', and 'UTILITIES'.

The screenshot shows the 'Select Searches' page. The 'Credit' search option is selected (Step 5). The page lists various search options: 'Credit Report', 'Identity Development', 'Investigative', and 'Report Summarization'. Each option has a checkbox to select it. The 'Credit Report' option is checked. The 'Identity Development' option has a 'Person Search' sub-option with a 'SSN Verification' checkbox. The 'Investigative' option has 'Single State Criminal Search' and 'Single State Eviction Search' sub-options, both checked. The 'Report Summarization' option has a 'Pass / Fail ScoreCard' sub-option, which is checked. At the bottom, there is a 'Next >' button (circled in red) and a 'Cancel' button. The page also includes a sidebar with 'ORDER' options and a top navigation bar with 'HOME', 'ORDER', 'WORKSPACE', 'ADMIN', and 'UTILITIES'.

How do you sign up for tenant screening?

- 1. Register** - Simply go to TenantReports.com, click Sign Up, fill out the online application and register an account.
- 2. Start Screening** - After your application is complete you will receive a phone call and a email with your Username and Password to order reports.

How do I screen tenants?

On our site



Login to TenantReports.com, select the screening product(s) you want to order, enter the applicant's name, SSN, date of birth and current address. Report results will be available within seconds.

QuickApp



The QuickApp feature allows you to send a secure link to your applicant who can then submit their own information to our system. You will receive an email when the report is ready to be viewed.

Apply Online Link



We can provide you a link to place on your website which will allow applicants the ability to fill out an application for tenant screening without leaving your website. You will receive an email when the report is ready to be viewed.

How do reports get paid for?

TenantReports.com offers easy payment options:

1. Pay with a credit card on file at time of request.
2. Require the REQUESTER to pay with their credit card (no invoice will be generated).
3. Require the APPLICANT to pay with their credit card (no invoice will be generated).
4. Credit card gets charged on the 1st of the month for the previous month usage.
5. ACH direct from your bank account on the 1st of the month for previous month usage.
6. Receive an invoice, pay by check, with 30 day terms.

Are you a member of an association?

TenantReports.com helps associations for property managers, investors, landlords and realtors every day in screening their rental applicants. Provide instant tenant screening to your members through our Affiliate Program and earn additional discounts or revenue on each order placed. Sign up is simple and we handle all account set up, processing, support and billing. There is no annual fee or volume requirements on any of our services and enrolling in our affiliate program is free and easy. Call 855-244-2400 for more information.



When it comes to offering the best in Account Support we answer the call-



Live Toll Free Customer Support:

Monday - Friday 9am to 9pm

Saturday 11am to 5pm

Toll Free Phone 855.244.2400

Toll Free Fax 855.244.2401

Email Info@TenantReports.com

TenantReports.com

Report Tenant Debt to the credit bureaus as a collection

TenantReports.com/DebtCollect

No volume requirements. No debt too small.

Our debt collection partners* will perform a national database search to ensure we have the most up-to-date address for the debtor. They will then notify the debtor of your intention of resolving the delinquent balance.

If the tenant does not respond after the second attempt they will then report the account as a collection account to the credit bureau for the maximum time allowed by law.

This expert collection team will begin an aggressive, yet professional, calling campaign in an attempt to contact and collect the delinquent balance. If they are able to secure payment there is a 25% contingency fee on the amount collected.

- **Simple to use and effective results**
- **Report tenant debt within 7 years**
- **Collection placed on credit report**
- **Skip tracing methods to locate debtor**
- **Debtor payment solutions**
- **Quick submission process**
- **Negatively impact debtor FICO Score**