

NTN DecisionPoint Plus

INSTANT RESIDENT SELECTION SYSTEM

Screened For: XX 011 - ABC Property Management

DD-MM-YYYY

Applicant Information

Consumer, Jonathan Quincy SSN ***-**-1111 Income \$4,500.00 Rent \$1,400.00
 1014 William St Months at Residence 24
 Elizabeth, NJ 07201 Months at Employment 21

Analysis Results

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

Does Not Meet Criteria

Rent to Income - Meets criteria
 Eviction Filing – Applicant does not meet eviction criteria
 Score - Reject Applicant
 See adverse action letter for details

| | | | |
|---|---|--|------------------------------|
| Rent to Income Multiple Exceeds Requirement | Time at Residence Exceeds Requirement | Time at Employment Exceeds Requirement | Applicant Score 55 |
|---|---|--|------------------------------|

Applicant Score based on analysis of tenant performance information, national public records and other databases.

ID Check

A search of nationwide public record, eviction, tenant performance, and other proprietary databases returned the following results:

Substantial difference in Social Security Number found: **YES-Addn'l SSN**
 Substantial difference in Date of Birth found: **No**
 Substantial difference in current address found: **Yes**
 Substantial difference in previous address found: **No**
 Report of Credit Fraud found: **Yes**

Any item marked YES should be verified with the applicant

Additional Addresses

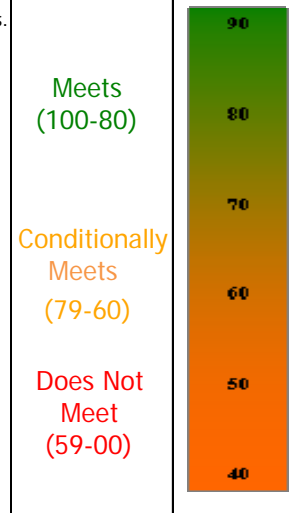
see NTN Tenant Performance Profile

2 Johnson Ave, Cape May NJ 08210
 214 68th St Guttenberg NJ 07093

Additional Names (aliases)

see NTN Tenant Performance Profile

Consumer, Jon
 Quincy, Jonathan



Alert Messages

Current Address – verify entered address with applicant

Fraud detected – see Additional Information in File below

ADDITIONAL SSN: ***-**-7891

Tenant Performance Information

see NTN Tenant Performance Profile

| Name/Location | Date | Information Reported |
|--------------------|-------------|--|
| Consumer, Jonathan | 10-May-2012 | Apartment Damage, Eviction Filing Required |

Public Records

see NTN Tenant Performance Profile

| Action | Date of Filing | Disposition |
|----------------------------------|----------------|--------------------------------|
| Consumer, Jonathan (214 68th St) | 08-May-2012 | Judgment for Plaintiff \$1,000 |

Additional Information in File

(Experian) 1 item closed by consumer
 (Experian) Bankruptcy, Chapter 13-Filed
 (Experian) Fraud Victim Alert: **HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT FRAUDULENTLY. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-14. (FACT ACT)

Messages

Eviction filing caused the NTN DecisionPoint score to be reduced by 20 points

Tenant Performance caused the NTN DecisionPoint score to be reduced by 10 points

Custom Criteria Used in Calculating the NTN DecisionPoint Score

If present, medical collections are ignored

End of NTN DecisionPoint

NTN Tenant Performance Profile

Screened For: XX 011 - ABC Property Management
DD-MM-YYYY

Applicant Information

Consumer, Jonathan Quincy
1014 William St
Elizabeth, NJ 07201

SSN ***-**-1111
DOB 10-Jan-1951

Additional Addresses

1013 William St, Elizabeth NJ 07201
2 Johnson Ave, Cape May NJ 08210
214 68th St, Guttenberg NJ 07093

Names Screened: Consumer, Jonathan ;Quincy, Jonathan

Databases for Search: Alaska; Southeastern Pennsylvania/New Jersey

Unlawful Detainer Filing Data

Important Notice to Users of Landlord/Tenant Civil Court Filings and Judgments - A record on file may not always represent a disposition adverse to the consumer. A Landlord/Tenant Civil Court Filing does not necessarily mean that the defendant was evicted from an apartment, found to owe rent or in violation of other lease provisions. Lawsuits may be filed in error or lack merit. These records very rarely contain SSN or date of birth information, which may make it impossible to be certain that the following filings involve your applicant. NTN recommends calling the plaintiff listed for more information. This information is provided pursuant to the NTN subscription agreement.

08-May-2012 Case Number: LT00657308

Def: Consumer, Jonathan 214 68th St Guttenberg NJ 07093

Pla: NTN Inc County: Hudson

Tenant Performance/Lease Violations

Consumer, Jonathan SSN: ***-**-1111 2009 Bacharach St, AC NJ 08401

Subscriber: Main St Apartments Phone: 215-456-7890

01-Jan-2012 Apartment Damage

01-Jan-2012 NSF Rent Checks

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.

21-Apr-2013 Consumer, Jonathan NTN Test, NJ 215-456-7890

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

1014 William [072]
Landlord: Dufresne
Phone: 215-225-5522

Database Used

Southeastern Pennsylvania/New Jersey

1013 William St, Elizabeth NJ 07201
Date Verified: 04-Apr-2015

| 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 | | | | | | | | |
| AMEX/000000001 | 01-May-1997 | N/A | \$0 | N/A | | 0 | 0 | 0 |
| | 01-Nov-2008 | \$0 | N/A | 1 | | | | |
| Open | | | Individual | | | | | |
| Closed | | | | | | | | |
| 1-AsAgreed | | | | | | | | |
| ACCOUNT CLOSED BY CONSUMER | | | | | | | | |

CAPITAL 1 BK/000000002 01-Apr-2005 N/A \$0 N/A 1321111111111 1 1 0
 01-Oct-2009 \$230 N/A 18 111111
 Revolving
 Closed
 1-AsAgreed
 PAYMENT HISTORY : 09/2001-60; 08/2001-30
 MAX DEL MOP : 03
 ACCOUNT CLOSED BY CONSUMER
 MAX DEL DATE : 09/01

FST USA BK B/000000004 01-May-1997 \$2,500 \$0 N/A 111111111111 0 0 0
 01-Feb-2000 \$2,500 N/A 29 111111111111
 01-Oct-1999 JointContract
 Revolving
 Closed
 1-AsAgreed
 CREDIT LIMIT: 2500
 ACCOUNT CLOSED BY CONSUMER

Trade Lines in Collections

| Firm Name/ID Account Number Account Type Status | Opened Reported Last Act | CredLim High Cred | Balance Past Due Owner | MoPmnt MoRep Terms | Pay Pattern | 30 | 60 | 90 |
|--|---|----------------------|----------------------------------|--------------------------|-------------|----|----|----|
| FIRST EXPRES/F1234569 | 27-Sep-2007 19-Feb-2010 31-Mar-2009 | N/A \$11,196 | \$6,164 \$3,699 Individual | N/A M | | 0 | 0 | 0 |

Closed
 9-Collection
 ACCOUNT WAS CLOSED BECAUSE OF CHARGE OFF OR REPOSSESSION
 UNSECURED
 PROFIT & LOSS WRITEOFF

Collections

| Creditor Industry Code Status Narratives | Date Reported Orig Amt Date Date Assigned | Member Number Account Number | Balance Orig Amt |
|---|---|---------------------------------|---------------------|
| COLLECTION COMPANY OF | 02-Feb-2009 01-Feb-2009 | 00000001 100000001 | \$0 N/A |

Closed
 COLLECTION AGENCY ATTORNEY
 PAID ACCOUNT/WAS A COLLECTION ACCOUNT, INSURANCE CLAIM OR GOVERNMENT CLAIM OR WAS TERMINATED FOR DEFAULT
 ORIGINAL CREDITOR: VERIZON
 RECENT DELINQUENCY DATE(S): 05/02

| | | | |
|------------------------|----------------------------|-------------------------|-------------|
| REVENUE RECOVERY GROUP | 16-May-2009 01-May-2009 | 000000002 2000000002 | \$25 N/A |
|------------------------|----------------------------|-------------------------|-------------|

Closed
 COLLECTION AGENCY ATTORNEY
 ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL
 COLLECTION DEPARTMENT.
 ORIGINAL CREDITOR: ELIZABETH EMERGENCY PHYSICIANS
 RECENT DELINQUENCY DATE(S): 05/03

Inquires

| Date | Subscriber Name | Subscriber # | Date | Subscriber Name | Subscriber # |
|-------------|----------------------|--------------|-------------|----------------------|--------------|
| 23-Mar-2014 | NATIONAL TENANT NETW | 0000001 | 21-Feb-2014 | FINANCIAL ASSET MGMT | 0000002 |
| 09-Jan-2014 | MORTGAGE SERVICES | 0000003 | 06-Dec-2013 | LANDLORD PROTECT INC | 0000004 |
| 17-Mar-2012 | EQUIFAX MORTGAGE SER | 0000005 | 07-Dec-2011 | AMERICAN EXPRESS | 0000006 |

Alert Messages

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT)

SAFESCAN WARNING: INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER. THOROUGH VERIFICATION S

** SSN VERIFICATION **

Subject SSN: ***-**-9494

MASTER DATABASE SUBJECT SSN: ***-**-9494

MASTER DATABASE SUBJECT SSN VERIFIED: Y

DATE ISSUED: 1979

STATE ISSUED: NM

SCORING

ExperianFairIsaac

700

(22) ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED.

(13) LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT.

(18) NUMBER OF ACCOUNTS DELINQUENT.

ExperianNewNationalRisk

502

(19) AVERAGE AGE OF REVOLVING BANK ACCOUNTS

(35) DELINQUENCY ON BANK INSTALLMENT LOANS

(01) TOO FEW ACCOUNTS NOW CURRENT

(08) PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS

Access No: XX 011

Order No: 3619422

Reference No: Rose Unit

OFAC Search

Screened For: XX 011 - ABC Property Management
DD-MM-YYYY

Applicant Information

Consumer, Jonathan Quincy SSN ***-**-1111
1014 William St DOB 10-Jan-1951
Elizabeth, NJ 07201

Terrorist Database Search Results

Name: Jose Rolando GOMEZ LLANOS AISPURRO

Known AKA's: John Consumer

R.F.C. GOAR710208RS0 Mexico, Passport 340038412

Known ID's: Mexico, Passport 340015480 Mexico

Program: SDNTK

Date of Birth: 8 Feb 1971

Place of Birth: Culiacan, Sinaloa, Mexico

Nationality: Mexico

Known Addresses:

c/o COMERCIALIZADORA BRIMAR'S, S.A. DE. C.V.

Culiacan Sinaloa Mexico

Acoxpa Andador 9, Edificio 44, Colonia Villa, Coapa

Distrito Federal Mexico

Calle Bradley, No. 5, Col. Anzures, Deleg. Miguel Hidalgo

Mexico City Distrito Federal Mexico

c/o COMERCIAL JOANA, S.A. DE C.V.

Guadalajara Jalisco Mexico

Name: Orlando MORENO BALANTA

Known AKA's: John Consumer

Known ID's: Cedula No. 10555424 Colombia

Program: SDNT

Known Addresses:

c/o CAJA SOLIDARIA

Bogota Colombia

c/o COPSERVIR LTDA.

Bogota Colombia

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 Sjodin 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