



# TenantReports.com<sup>TM</sup>

*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...



**TenantReports.com/DAAR**

## 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, 50,000+ 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:



# Dulles Area Association of Realtors -Discounted Pricing 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

★ Client Top Pick

## Single Report Pricing

### Credit Reports

- \$10 Credit Report\*
- \$3.25 Tenant Score Card
- \$10 Pre-Employment Credit
- \$55 Business Credit
- \$30 Canadian Reports

\*Onsite Inspection required for detailed credit report

### 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

### Other Reports

- \$5 SSN# Verification
- \$(Call) Driver's License History
- \$12 4506T Income Verification
- \$10 Employment Verification
- \$10 Prev-Landlord Verification
- \$99 PeopleFinder Service
- \$(Call) Tenant Debt Collection
- \*(Call) AON Rent Protect

**\$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 aliases, names assigned to a 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 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

National and Custom Packages Available

\*Detailed Credit Report Available- With approved on-site office inspection

**TenantReports.com/DAAR**

## 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.

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Credit Report										
<b>Application Information</b>										
APPLICANT	SAMPLE, JONATHON	SSN	111-11-1111	01/02/1983						
ADDRESS(ES)	123 FANTASY ISLAND	CITY / STATE / ZIP	SPRINGFIELD, PA 19064							
<input type="button" value="Submission Results"/> <input type="button" value="Source XML"/> <input type="button" value="Reorder"/>										
<b>Scores</b>										
<b>734 - TRANSUNION/FICO CLASSIC (98)</b>		JONATHON Q. SAMPLE			111-11-1111					
<b>Financial Summary</b>										
#	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.										
<b>Variations</b>										
<b>Personal Information Comparison</b>										
	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						
<b>Address Comparison</b>										
	ADDRESS	REPORTED								
	123 ELM STREET, SPRINGFIELD, PA 19064	02/07/11								
APPLICANT	TU 123 MAIN ST, PLYMOUTH< MA 02360	02/83-09/05								
<b>Employment Comparison</b>										
	COMPANY	POSITION	REPORTED							
APPLICANT	TU LOCKHEAD MARTIN	LOGISTICS								
<b>Credit Bureau Report</b>										
<b>Credit History</b>										
CREDITOR	OPENING DATE	REPORTED DATE	HIGH BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES			TYPE	PRESENT STATUS	E C O A
					30	60	90+			
AMEX	01/01/01 46	01/01/11	\$83451	\$83451	\$0	0	0	0	OPEN	AS B
									\$4172	AGREED
GMAC MORT.	08/01/05 48	12/01/10 12-2010	\$13000	\$79599	\$0	0	0	0	MTG	AS B
			0	0					180 \$153	AGREED
									0	
Remarks: CONVENTIONAL REAL ESTATE MORTGAGE; COLLATERAL: FRD274474190 100086816050700123										
CITIZENS BNK	06/01/06 48	01/01/11 01-2011	\$89000	\$14346	\$0	0	0	0	MTG	AS B
									\$0	AGREED
Remarks: HOME EQUITY LOAN										
<b>ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER</b>										
<b>Public Records</b>										
NO PUBLIC RECORDS DEVELOPED										
<b>Prior Inquiries</b>										
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							
<b>Repository Remarks</b>										
NO REPOSITORY REMARKS DEVELOPED										
<b>Submission Results</b>										
APPLICANT	BUREAU	DATE	RESULT							
APPLICANT	TRANSUNION	02/07/11 10:52:14 AM	RECORD FOUND							
<b>Repository Referral</b>										
TransUnion Consumer Relations www.transunion.com/myoptions 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 800-888-4213										
<b>Comments</b>										
*** 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



Sample

**Statewide Bundle**

with Tenant Score Card & Credit Score

# 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

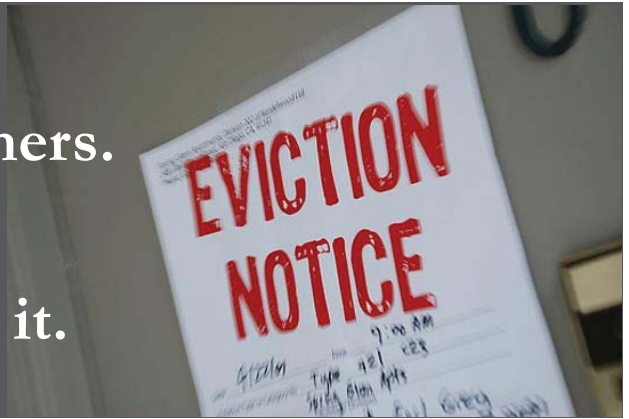
[TenantReports.com/Sign-Up](http://TenantReports.com/Sign-Up)

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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"/> <input checked="" type="checkbox"/> Records Found <input type="checkbox"/> <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		123 HAPPY ST	(555)225-1457 First: 2005-11
XXX-XX-1111		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"/> <input checked="" type="checkbox"/> Records Found <input type="checkbox"/> <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.			
<b>AZ AOC</b>			
<b>Offender:</b>			
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"/> <input type="checkbox"/> No Reportable Records Found <input type="checkbox"/> <input type="checkbox"/>		
NAME SEARCHED	SAMPLE, JONATHON Q	SEARCH DATE	02-08-2011 2:49 PM MST
JURISDICTION	ARIZONA		
JURISDICTION(S) SEARCHED			
Report Summarization			
Pass / Fail ScoreCard			
DECISION	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	PASS	PASS
INCOME TO DEBT	27.38:1	PASS	PASS
INCOME TO DEBT INCL RENT	4.36:1	PASS	PASS
CREDIT SCORE	663	PASS	PASS
DELINQUENT ACCOUNTS	2	PASS	PASS
COLLECTION/CHARGE OFF	3	FAIL	FAIL
BANKRUPTCY RECORDS	0	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 ***			



Tenant debt is a harsh reality for rental property owners. TenantReports.com can help do something about it.



## Report Tenant Debt to the credit bureaus for just \$20

**Tenant Debt Collection Programs**- No registration fees or volume requirements. No debt too small.

- 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
- Flat Fee or Contingency options

### ***\$20 Flat Fee Program***

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

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

All payments will be forwarded to you in full. There are no other costs to you aside from the \$20 placement fee. There is no direct solicitation on your behalf in pursuing the debtor through our debt collection practices.

### ***\$20 Contingency Program***

Our Contingency Program is our most popular plan to resolve tenant debt.

The Contingency Program enables our clients to report debt to the credit bureaus as described under the Flat Fee program. At no additional costs, unless we recover payment on your behalf, our collection agency will actively pursue the debtor.

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

**Don't let what is owed be ignored.  
Post it on their credit report today!**

**TenantReports.com/DebtCollect**

### Keep The Rent Paid When The Tenant Can't

With the risk for tenant non-payment of rent harder to predict in today's economy, we are pleased to inform you about Aon Rent Protect available through TenantReports.com. This new insurance plan is designed especially for residential investment property landlords to recoup lost income in the event of tenant non-payment of rent, abandonment, eviction and more.

**Aon Rent Protect:** Cash flow protection beyond the security deposit

Aon Rent Protect offers replacement rental income so your cash flow is not interrupted while a new tenant is being secured. The plan also provides assistance with legal expenses, such as attorney fees to help you through the eviction process.

#### Rent Non-Payment Reimbursement

		Policy Limits	Deductible
Abandonment	Tenant vacates or abandons the rental unit	Up to 6 months' rent	1 month's rent
Eviction	Legal eviction of the tenant following a court order	Up to 6 months' rent	1 month's rent
Tenant stops paying rent	Landlord issues the required notices of default and takes all the legally required steps to initiate eviction	Up to 6 months' rent	1 month's rent
Death	Death of the tenant	Up to 3 months' rent	1 month's rent
Hardship of a tenant	Tenant obtains a court order cancelling lease	Up to 3 months' rent	1 month's rent
Military service	Tenant is required to report for duty	Up to 3 months' rent	1 month's rent

#### Legal Expense Reimbursement

		Policy Limits
Legal expenses	Expenses such as court costs and attorney fees incurred to evict tenant from the property	Up to \$1,000

#### Coverage Rates

Monthly Rent	Annual Premium per Unit
0 - \$1,200	\$250
\$1,201 - \$1,600	\$290
\$1,601 - \$3,000	\$425
\$3,001 - \$5,000	\$650
\$5,001 - \$8,000	\$950
\$8,000+	Call

For specific coverage details, eligibility, rates, and access to Aon Rent Protect's online application, please visit our website:

**TenantReports.com/RentProtect**

With Rent Protect, there's no reason to worry about a financial nightmare from tenant non-payment of rent anymore.



## 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](mailto:Info@TenantReports.com)**

**TenantReports.com**

### **It starts with Service...**

US Real Estate operates with a single goal in mind: *To provide our clients with the most up-to-date resources backed by the industry's best customer service.*

For over twenty years we have been providing cost effective screening solutions and expert client support serving over 50,000 client subscribers and processing over 10 million reports.

This commitment to top customer service has allowed us to be an industry leader among tenant screening and mortgage credit screening providers.

Put our experience to work for you and take advantage of our resources and 'know how' to help protect your investment property for the short and long term.

Get the most accurate credit reports, criminal background checks and other screening reports available and get free help from our staff in reviewing the information and to answer any questions you may have.

Every call to US Real Estate is answered by a live friendly service professional who will begin processing your request immediately.