



NATIONAL TENANT NETWORK

NTN DecisionPoint

NTN DecisionPoint/DecisionPoint Plus

Designed by NTN to solve the need to safeguard sensitive consumer data, NTN DecisionPoint serves the interests of subscribers from Enterprise level managers to small subscribers. For the Enterprise level manager, NTN DecisionPoint delivers all the same analyses and benefits to our subscribers as DecisionPoint Plus, with the exception of the applicants credit report. The applicants credit report is retained in the NTN national system for administrators eyes only. For the small subscriber who does not qualify to receive credit reports under the new bureau rules, NTN DecisionPoint provides all the information you need to make a sound rental decision.

The existing federal Fair Credit Reporting Act (FCRA) has always required both credit-reporting agencies, and tenant-screening companies, to make every responsible effort to verify that customers (or subscribers) who wish to purchase and/or receive retail credit reports, do indeed have a legitimate and lawful purpose for doing so. The FCRA specifically refers to this as establishing "permissible purpose." [15 U.S.C. § 1681b] Both the credit bureaus themselves and companies who are "resellers" of the bureaus' data are responsible for compliance with the law.

Recently, however, the nation's three major retail credit bureaus (Experian, TransUnion and Equifax) have, independently of each other, instituted **THEIR OWN** new and more stringent regulations with regard to the process of qualifying customers who specifically wish to purchase and/or receive retail credit reports, or information directly from these reports, from tenant-screening companies and other data resellers. The new requirements are intended to help combat credit fraud and identity theft. Identity theft is now the fastest-growing crime in the United States. Last year alone, more than 9.9 million Americans were victims of identity theft - a crime that cost them approximately \$5 billion.

Although all subscribers who wish to continue to receive any retail-credit-based information about their applicants will still be required to submit certain paperwork in order to do so, National Tenant Network, in an effort to improve our services, provide our subscribers with maximum choice, and minimize the inconvenience they face in adjusting to the new regulations, has created a **NEW** report - **NTN DecisionPoint**.

NTN DecisionPoint

resident screening - redefined

NTN DecisionPoint reviews an applicant's background and produces an overall score, much like a credit score, along with a corresponding rental recommendation – both of which are based on a **thorough and objective** analysis of both the applicant's credit record, and his or her **history of eviction(s) and/or lease violation(s)**. NTN DecisionPoint also takes into account longevity of employment, and longevity of residence, thereby ensuring a higher probability of overall resident retention. In addition, the NTN DecisionPoint report is accompanied by a comprehensive NTN tenant-performance profile, a detailed eviction and lease violation history, a SSN check, landlord identification and terrorist search.

NTN DecisionPoint provides **YOU**, the subscriber, with:

- verification of the information provided on the rental application;
- proprietary NTN default standards, built into the programming, to fully evaluate the applicant and produce a fair and meaningful score;
- the ability to customize certain credit and tenant-performance settings in accordance with your own acceptance criteria;
- a rental recommendation, which you are free to override;
- a rejection letter, fully compliant with the FCRA laws, if applicable;
- **Alerts** which emphasize areas of possible concern, including the existence of public records;
- and, a "messages" section to assist you in understanding the reports results.

What you get:

- All of the information you need to make a sound rental decision - presented in a clear and easy-to-understand format comprehensive – objective – and in plain English.

What you avoid:

- The bureau-required on-site inspection(s) and fee(s);
- The potential for inconsistent decision making, which may lead to claims under federal fair housing laws;
- The task of reading and understanding complex credit reports;
- The potential for sensitive consumer data falling into the wrong hands.

NTN subscribers who do not meet the criteria set fo