

# NTN DecisionPoint Plus

INSTANT RESIDENT SELECTION SYSTEM

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

## Applicant Information

Consumer, Jonathan Quincy      SSN \*\*\*-\*\*-9990      Income \$4,500.00      Rent \$1,400.00  
10655 N Birch St      DOB 10-Jan-1951      Months at Residence 24  
Burbank, CA 91502      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 <b>Exceeds Requirement</b>	Time at Residence <b>Exceeds Requirement</b>	Time at Employment <b>Exceeds Requirement</b>	Applicant Score <b>55</b>
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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:      **No**  
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

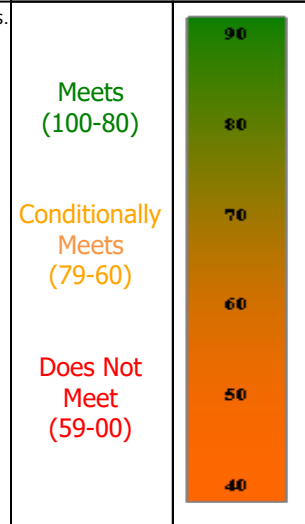
**Additional Addresses**      see NTN Tenant Performance Profile  
1314 SOPHIA LN APT3, SANTA ANA CA 90017

**Additional Names (aliases)**      see NTN Tenant Performance Profile  
Consumer, Quincy

### Alert Messages

Current Address – verify entered address with applicant

**Fraud detected – see Additional Information in File below**



### Tenant Performance Information      see NTN Tenant Performance Profile

<u>Name/Location</u>	<u>Date</u>	<u>Information Reported</u>
Consumer, Jonathan	10-May-2015	Apartment Damage, Eviction Filing Required

### Public Records      see NTN Tenant Performance Profile

<u>Action</u>	<u>Date of Filing</u>	<u>Disposition</u>
<b>Consumer, Jonathan (1314 Sophia Ln)</b>	<b>08-May-2015</b>	<b>Judgment for Plaintiff \$1,000</b>

### Additional Information in File

(Experian) 1 item closed by consumer  
(Experian) Bankruptcy, Chapter 13-Filed  
(Experian) Fraud Victim Alert: \*\*#HK# ID SECURITY ALERT: FRADULENT 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 05-01-17. (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

# NTN Tenant Performance Profile

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

## Applicant Information

Consumer, Jonathan Quincy  
10655 N Birch St  
Burbank, CA 91502

SSN \*\*\*-\*\*-9990  
DOB 10-Jan-1951

## Additional Addresses

1314 SOPHIA LN, SANTA ANA CA 92708

**Names Screened:** Consumer, Quincy

**Databases for Search:** California

## 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-2015 Case Number: LT00657308

Def: Consumer, Jonathan  
Pla: XYZ Property Management

1314 Sophia Ln Santa Ana CA 92708  
County: Orange

## Tenant Performance/Lease Violations

Consumer, Jonathan SSN: \*\*\*-\*\*-9990

Subscriber: XYZ Property Management

1314 Sophia Ln Santa Ana CA 92708

Phone: 718-456-7890

Date                      Information Reported

08-May-2015 Apartment Damage

08-May-2015 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-2014 Consumer, Jonathan  
7890

XYZ Property Management Santa Ana, CA 718-456-

## 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

1314 Sophia [927] California  
Landlord: XYZ Property Management  
Phone: 718-456-7890

1314 Sophia Ln, Santa Ana, CA 92708  
Date Verified: 04-Apr-2015

10655 Birch [915] California

No Landlord ID Found

# Experian Credit Report

701 Experian Parkway, PO Box 2002, Allen, TX 75013, 888-397-3742

Screened For: XX 001 - ABC Property Management

Report Date: DD-MM-YYYY

## Screened Information

Consumer, Jonathan Quincy                      SSN \*\*\*-\*\*-9990  
 10655 N Birch St                                      DOB 10-Jan-1951  
 Burbank CA 91502

## Personal Information

JONATHAN QUINCY CONSUMER                      \*\*\*-\*\*-9990                      DOB: 10-Jan-1951  
 10655 N BIRCH ST, BURBANK CA 91502                      From 01-Dec-2016  
 1314 SOPHIA LN APT3, SANTA ANA CA 90017                      From 01-Apr-2014

## Reported Alias(es)

QUINCY CONSUMER

## Employment Information

Company: AJAX HARDWARE                      Occupation: Unknown                      Verified: 16-May-2012  
 Company: BARHAM MCBRIDE                      Occupation: Unknown                      Verified: 01-Feb-2010

## Summary

Total Trades:	9	Historically 30:	5	Account Balance:	\$280, 287
Current Trades:	6	Historically 60:	1	Monthly Payment:	\$4,984
Unrated Trades:	0	Historically 90+:	4	Amt Past Due:	\$1,421
Trades Now Past Due:	2	Inquiries:	3	Tradelines in Col:	\$3,699
Trades Now Negative:	3	Inq Last 6 Mos:	0	Collection Balance:	\$250
Hist Negative Trades:	3	Public Recs:	3	Total Collections:	\$250
High Credit:	\$1,000-400,000	Collections:	1	Real Estate Balance:	\$234,000
				Public Record:	\$0

## Public Records

Record Type	Date Reported	Member Number	Amount
Court Type	Date Paid	Plaintiff	Assets
Docket		Attorney	Liability
BANKRUPTCYCHAPTER13 FILED	-----	3009999	\$100,000
U S BANKRUPTCY COURT	-----		\$8,500
3505439906234561			\$100,000

## Trade Lines

Firm Name/ID	Opened	CredLim	Balance	MoPmnt	Pay Pattern	30	60
Account Number	Reported	HighCred	PastDue	MoRep			
Account Type	Last Act	Bus Kind	Owner	Terms			
Status							
BAY COMPANY/2380446	Jan-2008	\$1,400	\$0	N/A	7654321CCCCN	1	1
525556601	31-May-2016	\$1,400	N/A	99	NCCCCCCCCCCC		
Revolving			JointContract		C		
Closed							
5-LateOver120Days							
CREDIT LIMIT: 1400							
ACCOUNT DELIQUENT 180 DAYS PAST DUE DATE.							
PAYMENT HISTORY: 05/2016-180; 04/2016-180; 03/2016-150; 02/2016-90; 12/2015-60; 11/2015-30;							
RECENT DELINQUENCY DATE(S): 05/16; 04/16							
ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED – REPORTED BY SUBSCRIBER							
ISLAND SAVINGS/211248	May-2012	\$7,000	\$0	N/A	BNCCCCCCCC	0	0
	0						

405855254820 Revolving Closed 1-AsAgreed CREDIT LIMIT: 7000 CREDIT LINE CLOSED – CONSUMERS REQUEST – REPORTED BY SUBSCRIBER	01-Oct-2013 -----	\$5,700 BC	N/A JointContract	18	CCCCC		
TRAVEL CHARGE USA/3488520	Mar-2014 0	\$4,000	\$0	N/A	CCCCCCCCCCCC	0	0
4271008232 Unknown Closed 1-AsAgreed CREDIT LIMIT: 4000 ACCOUNT/PAID SATISFACTORILY:	20-Dec-2016 -----	\$3,612 N	N/A Individual	34	CCCCNNNCCCC		
HEMLOCKS/2313849	Feb-2017 0	\$1,000	\$1,000	N/A	NNNNNNNNNNNN	0	0
4271008232 Installment Open 1-AsAgreed INSTALLMENT SALES CONTRACT CREDIT LIMIT: 1000	10-Jun-2018 -----	\$1,000 DC	N/A Authorized Use	17	NNNNN		
EMPLOYEES CREDIT UNION/1220855 0	Feb-2005	\$10,000	\$6,029	\$180	CCCCCCCCCCCC	0	0
525556601 Revolving Open 1-AsAgreed CREDIT LIMIT: 10000	15-Jan-2018 -----	\$7,108 BC	N/A JointContract	99	CCCCNNNCCCC		
STATE BANK/1299987	Jan-2006 0	\$10,000	\$8,628	\$255	CCCCCCCCCCCC	0	0
4271008232 Revolving Open 1-AsAgreed CREDIT LIMIT: 10000	15-Jun-2018 01-May-2018	\$9,612 BC	N/A Individual	85	CCCCNNNCCCC		
CENTRAL BANK/1132912	Mar-2015 0	\$4,000	\$0	N/A	CCCCCCCCCCCC	0	0
23802654388 Installment Open 2-Late30Days AUTOMOBILE ACCOUNT 30 DAYS PAST DUE DATE. PAYMENT HISTORY: 06/2016-30; RECENT DELIQUENCY DATE(S): 06/16	20-Dec-2017 -----	\$3,612 N	N/A Individual	34	CCCCNNNCCCC		
MOUNTAIN BK/1119999	Mar-2013 0	N/A	\$19,330	\$956	1CCCCC1CCCC	0	0
3562A0197325346R12345 Installment Open 2-Late30Days MAXIMUM DELINQUENCY DATE: 09/14 SECURED ACCOUNT 30 DAYS PAST DUE DATE THREE TIMES. PAYMENT HISTORY: 12/2016-30; 05/2016-30; RECENT DELIQUENCY DATE(S): 12/16; 05/16	17-Dec-2016 01-Nov-2016	\$43,225 BI	\$956 JointContract	39	CCCCCCCCCCCC C		
HOME FINANCIAL/5935250	May-2000 0	\$N/A	\$234,000	\$3,128	CCCCCCCCCCCC	0	0
24000098500012 Mortgage Open 1-AsAgreed REAL ESTATE	12-Jan-2019 01-Dec-2018	\$400,000 FM	N/A JointContract	92	CCCCNNNCCCC		

### Trade Lines in Collections

Firm Name/ID	Opened	CredLim	Balance	MoPmnt	Pay Pattern	30	60
Account Number	90	High Cred	Past Due	MoRep			
Account Type	Reported	Owner	Terms				
Status	Last Act						
FIRST EXPRES/F1234569	27-Sep-2012 0	N/A	\$6,164	N/A		0	0

Closed 19-Feb-2018 \$11,196 \$3,699  
 9-Collection 31-Mar-2017 Individual M  
 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
CREDIT AND COLLECTION	05-Apr-2013	3980999	\$250
	Sep-2014	98E543182136	N/A
Open	Sep-2014		-----

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 ACCOUNT SERIOUSLY PAST DUE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
 COLLECTION DEPARTMENT.  
 ORIGINAL CREDITOR: DR. JOHN KILDARE  
 RECENT DELINQUENCY DATE(S): 09/14  
 CHECKING ACCOUNT LOAN PLAN

### Inquires

Date	Subscriber Name	Subscriber #	Date	Subscriber Name	Subscriber #
05-Dec-2018	HEMLOCKS	POCF110	103-Dec-2018	BAY COMPANY	POCF111
21-Oct-2017	HILLSIDE BANK	POCF112			

### Alert Messages

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 TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT  
 WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE  
 MAINTAINED FOR 90 DAYS BEGINNING 05-01-18. (FACT ACT)  
 FIRST YEAR POSSIBLE FOR SSN ISSUANCE 1965  
 LAST YEAR POSSIBLE FOR SSN ISSUANCE 1966

#### SCORING

#### ExperianFairIsaac

- (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.

700

Access No: XX 011

Order No: 3619423

Reference No: Rose Unit

## OFAC Search

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

### Applicant Information

Consumer, Jonathan Quincy      SSN \*\*\*-\*\*-9990  
10655 N Birch St                      DOB 10-Jan-1951  
Burbank, CA 91502

### 4 **Terrorist Database Search Results**

Name: Jose Rolando GOMEZ LLANOS AISPURO

Known AKA's: John Consumer

Known ID's: R.F.C. GOAR710208RS0 Mexico, Passport 340038412  
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

Acoxa 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

**OFAC (Terrorist) Report Disclaimer**

National Tenant Network ("NTN") obtained the Terrorist Report results as set forth above from a search of the Specially Designated Nationals ("SDN") database made accessible by the Federal Office of Foreign Asset Control ("OFAC"). Both OFAC AND NTN URGE YOU to independently verify all information contained in this Report prior to using/relying upon same, especially given that it is based upon limited identification information (e.g., name, birth date, etc.). Because of this, NTN cannot be absolutely certain that the results apply to the individual being searched. NTN also urges caution even when search results purport to produce an accurate match. To further verify a match, please contact OFAC at 202-622-2490. NTN accepts no responsibility whatsoever for errors and/or omissions in any Agency's records.

**VERIFY ALL DATA**