



Welcome to NTN DecisionPoint. NTN DecisionPoint automatically reliably converts the applicant's retail credit and eviction information into an easy to read and objective decision score and rental recommendation. This guide is intended to help guide you through the report, and to highlight important components.

Rental Recommendation—Optional

Your realtor may be providing a rental recommendation. NTN analyzes the rent to income, time at residence / employment, and score against industry criteria to determine the rental recommendation. **Note that each category is separate, so the rent to income has no impact on the applicant score and vice versa. Remember, the decision to rent always rests with you—the landlord.**

Verification of Applicant Information

Confirms information against the applicant's retail credit report for verification purposes. **If you get a message that indicates "Insufficient/No Credit" and the retail credit report is NOT confirmed, then we strongly recommend that you verify the information provided by the applicant — visualize the social security card, driver's license, etc.**

Public Records

Notes any **confirmed** eviction case information that exists for your applicant. Remember, in most areas, eviction information is only reported by name and address or name and city; the applicant's social security number is rarely made available, so NTN can only confirm matches if both the applicant name AND address match. If a match is determined, NTN DecisionPoint will note the cases, and will note how many points were deducted in the "Messages" section of the report.

If we note only a name match, the message "**No Exact Match**" will appear under this section, prompting you to review the "Eviction Filing Data" on the NTN Tenant Performance Profile". **Keep in mind that Name Match only records are NOT confirmed for your applicant, but should be explored at your discretion as possible issues.**

NTN DecisionPoint Custom Criteria

Any custom scoring criteria assigned by your realtor will be noted here on the report.

Tenant Performance / Lease Violations

Both positive and negative Tenant Performance information is reported by other NTN subscribers. If a record exists for your applicant, which is matched by SSN, then that information is displayed here. Negative information can adversely affect the NTN DecisionPoint score, and positive information can help it.

To report your own experiences about your residents, simply ask your realtor to send Move-In and Move-Out information to NTN online or by fax!

NTN DecisionPoint
INSTANT RESIDENT SELECTION SYSTEM

Screened For: NJ **** - Sample Management Services
18-Oct-2007

Applicant Information
Consumer, Spartacus E SSN ***-**-5553 Income \$4,049.00 Rent \$790.00
815 Kearny Al DOB 09-May-1965 Months at Residence 24
Perth Amboy, NJ 08861 Months at Employment 156

Rental Recommendation - Based on subscriber's employment, residency and applicant score acceptance criteria.
Accept Applicant Rent to Income - Accept applicant
Score - Applicant meets subscribers acceptance criteria

Analysis Results

Rent to Income Multiple Exceeds Requirement	Time at Residence Exceeds Requirement	Time at Employment Exceeds Requirement	Applicant Score
			98

Applicant Score based on analysis of tenant performance information, public records and retail credit.

Verification of Applicant Information

Applicant has retail credit report:	Confirmed
Applicant social security number matches retail report:	Confirmed
Applicant date of birth matches retail report:	Confirmed
Applicant current address matches retail report:	Confirmed
Applicant previous address matches retail report:	Not Confirmed

NTN DecisionPoint Alerts

Additional Addresses Screened see NTN Tenant Performance Profile
612 First St Perth Amboy NJ 08861
612 1st St Perth Amboy NJ 08861
815 Kearny Ave Perth Amboy NJ 08861
224 Brace Av1 Perth Amboy NJ 08861

Additional Names (aliases) Screened see NTN Tenant Performance Profile
Spartacus Consumer
Jonathan Consumer

Tenant Performance Information see NTN Tenant Performance Profile
No Tenant Performance/Lease Violations

Public Records see NTN Tenant Performance Profile
No Exact Match

Custom Criteria Used in Calculating the Applicant Score:
If present, Chapter 7 bankruptcy rejects applicant
If present, Chapter 13 bankruptcy rejects applicant
If present, eviction information rejects applicant

End of NTN DecisionPoint

Applicant Score

This is the starting point in evaluating the applicant's rental risk. The scale is an easy to interpret scale of 0—100, so at a glance you can understand your applicant's risk level.

If the applicant has insufficient credit or no credit, the score will fall into your conditional range and a message will notify you "Insufficient/No credit."

Scores of "0" (zero) indicate that the credit report has **only negative information on it** — past due trade lines, collection accounts and / or judgments.

Eviction Filing Data

Shows all of the name matches found for your applicant. **Note the disclaimer that provides information on how court records are filed.** Closely scrutinize the addresses on the filings against the "Additional Addresses" section at the top of the report, which shows all addresses found on the retail credit report.

If the LT filing addresses are not in an area where your applicant resided and the name is common, then the filings may not involve your applicant. If the addresses found are consistent with where your applicant lived, then we recommend you contact the plaintiff listed on the LT court record(s) for verification. If the name is unusual, then additional research is also recommended.

Use of SSN in Previous Screening

If any other NTN subscriber screened your applicant, that information is displayed here.

Landlord Identification

NTN will attempt to identify the property owner or manager for the addresses listed on the applicant's retail credit report. Any relevant information is displayed here.

OFAC Terrorist Database Search

NTN searches the OFAC database to see if your applicant is on the terrorist watch list.

NTN Tenant Performance Profile

Screened For: NJ **** - Sample Management Services
18-Oct-2007

Applicant Information
Consumer, Spartacus E SSN ***-**-5553 DOB 09-Oct-1965
815 Kearny Al Perth Amboy NJ 08861
Perth Amboy NJ 08861

Additional Addresses
612 First St Perth Amboy NJ 08861
612 1st St Perth Amboy NJ 08861
815 Kearny Ave Perth Amboy NJ 08861
224 Brace Av1 Perth Amboy NJ 08861

Names Screened: Consumer, Lazar* Consumer, Jonathan*
Databases for Search: Southeastern Pennsylvania/New Jersey

Eviction Filing Data
All Civil Court Records are filed by NAME ONLY. This makes it impossible to be certain that the following filings involve your applicant. Please call the plaintiff listed for more information.

20-Jul-2007 Case Number: LT00222304 Def: Consumer, Spartacus Pla: Hidden Creek Apartments 732-555-1212	25 Overview Court Bayville NJ 08721 County: Ocean
12-Dec-2003 Case Number: LT00381203 Def: Consumer, Spartacus Pla: Sunshine Management Co	224A Brace Ave Apt 1 Perth Amboy NJ 08861 County: Middlesex

Tenant Performance/Lease Violations
No Tenant Performance/Lease Violations Found

Use of Applicant's SSN in Previous Screening
No Previous Use Found

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	No Landlord ID Found
815 Kearny [088]	Southeastern Pennsylvania/New Jersey	No Landlord ID Found
612 First [088]	Southeastern Pennsylvania/New Jersey	No Landlord ID Found
612 1st [088]	Southeastern Pennsylvania/New Jersey	No Landlord ID Found
224 Brace [088]	Southeastern Pennsylvania/New Jersey	No Landlord ID Found

Terrorist Database Search
No records found in the Terrorist Database.