



Resident Screening Solutions | Resident Qualifier

As a property manager, you are responsible for the safety and soundness of your organization, and the residents in your community. Resident Qualifier from Kroll Factual Data can help you make better leasing decisions by instantly verifying your applicants' financial and criminal histories.

Employing a rules-based model, Resident Qualifier allows you to update and amend applicant information, ensuring individualized and smarter leasing decisions. Leasing recommendations may be tailored to fit changing market needs, occupancy, and bad debt expense models, so you can approve more applicants without increasing risk.

Resident Qualifier, a real-time, web-based screening solution, provides:

- A customizable rules-based scoring model
- Applicant financial and criminal histories
- Identity verifications
- Data discrepancy resolutions
- Management reporting
- Red Flags compliance
- Seamless integration with property management software or proprietary systems

Why Resident Qualifier?

Our comprehensive services provide distinct advantages that are unsurpassed in the industry.

Clear and concise reports

Our reports are written in language that's easy to understand, not in "bureau code."

Accurate criminal and eviction reports

To ensure accuracy, the data returned in our reports is double-checked against your applicants' stated information.

Credit histories with multiple bureaus

By offering all three major credit bureaus, our credit reports capture 100-percent of available credit data.

All-in-one applicant verification

Our TruAlert fraud detection services provide a social security number search, Office of Foreign Assets Control (OFAC) compliance, and a fraud search in one report for one low price.

Customer service and technical support

Our customer service and technical support teams provide fast, helpful answers.

Greater accuracy

Our interactive model provides far greater accuracy and timeliness of applicant data.

Customized scoring models

Our score builder model allows for unique set-up of your scoring model in minutes.

Client-driven, management report

Our management reports can be customized to meet the special needs of your company and staff.

Contact Us

800-929-3400
sales@krollfactualdata.com
www.krollfactualdata.com



KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 800-929-3400 970-663-5700
 KFD TEST SITE - TENANT SCREENING Client Tracking Requested by Report ID
 5200 HAHNS PEAK DRIVE Sample Report pat A1411QT00012453
 LOVELAND, CO 80538 Client Code Date requested Time requested
 (800)929-3400 (800)929-3297 1411-0050 02/19/2009 08:50:56

Identification (as requested)
 Applicant's last name First name Middle Suffix DOB Social Security
 Doe John 11 99th St Fantasy Island IL 60750 05/15/1986 248-48-0031

Residence Information (as requested)
 Present 11 99th St Monthly income 1200 Monthly rent 800 Time at residence 10 years Time at employment 5 years

Resident Qualifier	Maximum Score	Applicants Score
Employment Stability	50	50
Residence Stability	50	50
Debt to income ratio	60	0
Rent to income ratio	75	0
FICO credit score	75	75
Credit History	60	60
Employment Verification	30	30
Landlord Verification	30	30
National Criminal Background	0	0
	430	295

Conditionally Approved Requires Regional Manager Review

Resident Qualifier Internal Messaging
 02/19/2009 14:46:23 Jane Doe
 Approved - I am comfortable with this applicant, his FICO score looks good and so does his resident stability.

Database Residence Information	First	Last
11 99TH ST	FANTASY ISLAND	IL 60750 10/06 07/05 BU1 BQ1 BQ2
41 ORADELLAV	STATEN ISLAND	NY 10302 --- 04/04 BU1

Landlord Verification	City	State	Zip	Landlord Phone
Former Address Information 9087 WEST 5TH ST, Updated Landlord JENSEN PROPERTY MANAGEMENT	CHICAGO	IL	60619	(800)555-3123
Length of Time 5 YEARS - VERIFIED	5200 HAHNS PEAK DRIVE, LOVELAND, CO 80501			
Monthly Rent 700 - VERI	Non-sufficient Funds Fee	Late Charges Assessed	Verified With	Landlord Phone
	0	0	MRS. CAMPBELL / LANDLORD	30 60 90+ 0 0 0

CONTACT: JOHN JENSEN
 Special Comments

Database Employment Information	First	Last
AFTTECH	---	---
ABBOTT LABORATORIES	---	---

Employment Verification	Employer	Work Area AKA	Phone	Salary
CROCKER INDUSTRIES Updated			(800)675-7689	\$1200 MONTHLY
Applicant's position SALE REP - VERIFIED	Dates of employment From 01/20/2001 To Present	Date verified 02/19/2009		--- VERIFIED
Employment verified				MRS. CAMPBELL PAYROLL

Credit Score Information	Repository	Brand	Type	FICO	AMACOMMON, LOUIS D	BU1
760	TransUnion	Empirica	FICO	248-48-0031		
	001 - Amount owed on accounts too high 008 - Too many inquiries last 12 months 006 - Too many consumer finance company accounts 014 - Length of time accounts have been established FACTA: Inquiries impacted the credit score.					

Credit History	Opened	Reported	High balance	Reviewed	30	60	90+	Payment	Balance
AMEX	12/01	01/09	4,250	47 mos	3	0	0	Revolving	855
	Last active	BU1	High limit	High limit	Revol(R1)	Credit card			

Scoring Model

Our rules based scoring model can be customized to meet your property specific resident selection criteria.

Scoring Outcome

Outcomes can be tailored to your communities with required next steps based on the overall score of the applicant.

Landlord Verification

Third party verification of previous landlord payment history that may be incorporated into your scoring model.

Internal Messaging

Allows for clear and concise posting of comments and management overrides that are permanently listed on the report, allowing your company to track that required procedures are being followed.

Employment Verification

Third party verification of current and/or previous employment that may be incorporated into your scoring model.

Derogatory Trade Lines

Trade lines with derogatory payment history are highlighted for easy identification when reviewing applicant payment history.

Account	12/01	01/09	4,250	47 mos	3	0	0	0	855
AMEX	Last active	BU1	High limit	Revolving (R1)	Credit card				
	12/04	03/05	0	0 mos	0	0	0	0	
ASSOC.CDBK	Last active	BQ1	High limit	Revolving (R1)	Credit card				
Account paid									
	09/05	09/05	2,000	0 mos	0	0	0	0	
BK OF AMER	Last active	BU1	High limit	Revolving (R1)	Credit card				
			5,000						
TOTALS	High credit	High balance	6,250						
	9,300								800

TruAlert - Applicant

Applicant input name checked. No similar records found in OFAC's SDN list.

Public Records

BU1	Judgment	Subscriber	VISTA SUPER	Docket #	11998112547	Filed	11/20/2008	Amount	\$2081	Status	Judgment
											Status date
											11/08

Judgment

Plaintiff: MIDLAND FUNDING LLC

National Criminal Search

National Criminal and Sex Offender Database File

Name searched as: John Williams

Ordered 02/19/2009

JOHN DOE born May 15, 1986

Last Name		First Name		Middle Name		Photo URL		Record ID		Admitted Date	
DOE		JONATHAN		MICHAEL		11587CR98756		11587CR98756			
Status		DOB		Sex		Eyes		Race		Parole Date	
In-Jail: UNKNOWN		05/15/1986		M		NC12345A		WHITE			
Address		City		State		Zip		Release Date			
599 WELCOME AVENUE, HENDERSON, NC 27536-0000		HENDERSON		NC		275360000					
Offense		County		Case Number		Court		Case		Offense	
ASSAULT WITH DEADLY WEAPON		VANCE		11587CR98756-A		District Court		Case		Offense	
Disposition (code: WP)		Offense Date		Disposition Date		Admission Date		Sentenced Date		Special Provisions	
[WAIVER OF PROBABLE CAUSE]		Felony		12/20/2007		14-1900		26132			
Verdict		Plead		Court Fine		Special Provisions					
				\$ 0.00							

Eviction Search

EVICTOR RECORD FOUND

NAME: JOHN DOE

ADDRESS: 123 MICHIGAN AVE, CHICAGO IL 60603

PLAINTIFF NAME: CAMPBELL PROPERTIES

JUDGEMENT DATE: 03/05/1999

RECORD TYPE: FORCIBLE DETAINER

CASE NUMBER: 19998765FD5656AB1

COURT: COOK COUNTY

JUDGEMENT AMOUNT: \$952.23

***END OF RECORD

Important notice to users of eviction filings and judgments: A record on file may not always represent a disposition adverse to the consumer. The existence of a record does not mean that an applicant was evicted from an apartment or was found to owe rent. Lawsuits may be filed in error or lack merit. All data and documents provided by Kroll Factual Data may be updated periodically by the courts.

Information

02/17/2009 EDC (BU1)

02/14/2009 MIDLAND.CRED (BU1)

02/14/2009 HSEC (BU1)

08/06/2007 CBDELWARVA (BQ2)

08/06/2007 FADCO (BQ2)

08/04/2007 FACTUAL (BQ2)

Information Sources

This report is furnished in response to a consumer or business application. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Kroll Factual Data does not guarantee.

* denotes source(s) of adverse information

End of Report

00BC63187AF52.1.430

Criminal Records

Perform searches for criminal and sex offender records in all states, counties, and territories nationwide - providing a consistent and efficient electronic decisioning platform using your criminal screening criteria.

Eviction Records

Database eviction histories are double checked for accuracy against your applicants' data and may also be written into your selection criteria.

Additional Screening Services:

Identification solutions

Our TruAlert service verifies the identities of applicants instantly.

National and county criminal record search

We can perform criminal record searches in all states, counties, and territories nationwide.

Eviction and public record search

We can help you check for eviction histories and public record information detailing bankruptcies, judgments, and tax liens.

Corporate leasing due diligence

Business reports provide detailed information that allows you to make educated corporate leasing decisions.

Criminal adjudication

Allowing your communities to review criminal records can create unnecessary risk for your company and your residents. Our criminal adjudication process transfers that risk to us. We apply your criminal declination criteria, so you can be confident that corporate policies are followed consistently and subjectively – ensuring compliance and protecting your residents.

Internal messaging

Our internal messaging feature allows management to post permanent notations, such as approvals or declines, on applicant reports. All communication among communities and managers is done electronically allowing for efficient decisioning of conditional applicants and adherence to proper procedures.