

# NTN DecisionPoint Plus

INSTANT RESIDENT SELECTION SYSTEM

Screened For: XX 011 - NTN Inc

DD-MM-YYYY

## Applicant Information

Consumer, Jonathan Quincy      SSN \*\*\*-\*\*-1111      Income \$2,000.00      Rent \$500.00  
 1014 William St      Months at Residence 24  
 Elizabeth, NJ 07201      Months at Employment 21

## Rental Recommendation

- Based on subscriber's employment, residency and applicant score acceptance criteria.

### Reject Applicant

Rent to Income - Accept Applicant  
 Eviction Filing – Applicant fails eviction criteria  
 Score - Reject Applicant  
 See rejection letter for details

## Analysis Results

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

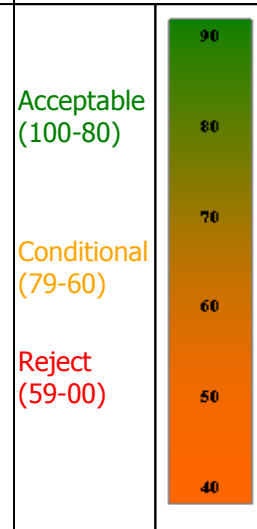
A search of nationwide public record, eviction, tenant performance, and other proprietary databases returned the following results:

Substantial difference in Social Security Number found: **YES-Addn'l SSN**  
 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  
 2 Johnson Ave, Cape May NJ 08210  
 214 68th St Guttenberg NJ 07093

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



## Alert Messages

Current Address – verify entered address with applicant  
**Fraud detected – see Additional Information in File below**  
 ADDITIONAL SSN: \*\*\*-\*\*-7891

## Tenant Performance Information

Name/Location	Date	Information Reported
Consumer, Jonathan	10-May-2008	Apartment Damage, Eviction Filing Required

## Public Records

Action	Date of Filing	Disposition
<b>Consumer, Jonathan (214 68th St)</b>	<b>08-May-2008</b>	<b>Judgment for Plaintiff \$1,000</b>

\* **Additional NO EXACT MATCH Records – See NTN Tenant Performance Profile**

## 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 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 05-01-02. (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 - NTN Inc

DD-MM-YYYY

## Applicant Information

Consumer, Jonathan Quincy  
1014 William St  
Elizabeth, NJ 07201

SSN \*\*\*-\*\*-1111  
DOB 10-Jan-1951

## Additional Addresses

2 Johnson Ave, Cape May NJ 08210  
214 68th St Guttenberg NJ 07093

**Names Screened:** Consumer, Jon\*; Quincy, Jon\*

**Databases for Search:** National; 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.*

08-May-2008 Case Number: LT00657308  
Def: Consumer, Jonathan  
Pla: Arbour Village 215-654-3434

Judgment for Plaintiff \$1,000  
214 68th St Guttenberg NJ 07093  
County: Hudson

01-Aug-2008 Case Number: 123456789  
Def: Consumer, Jonathan  
08012

Dismissed+  
123 Main Street Turnersville, NJ

Pla: Sipe, Diesel 925-123-4567  
Atty: Smith, Lucky 215-385-4568

County Camden

## Tenant Performance/Lease Violations

Consumer, Jonathan SSN: \*\*\*-\*\*-1111  
Subscriber: Arbour Village  
10-May-2008 Apartment Damage  
10-May-2008 Eviction Filing Required

214 68th St Guttenberg NJ 07093  
Phone: 215-654-3434

## 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-2009 Consumer, Jonathan  
7890

Camden City COOP,NJ 215-456-

## 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

1014 William [072]  
Landlord: Dufresne Commons  
Phone: 987-654-3210

### Database Used

Southeastern Pennsylvania/New Jersey

126 Main St Elizabeth, NJ 07201  
Date Verified: 12-Jun-2007



CAPITAL 1 BK/000000002 01-Apr-2005 N/A \$0 N/A 1321111111111 1 1 0  
 01-Oct-2009 \$230 N/A 18 111111  
 Revolving  
 Closed  
 1-AsAgreed  
 PAYMENT HISTORY : 09/2001-60; 08/2001-30  
 MAX DEL MOP : 03  
 ACCOUNT CLOSED BY CONSUMER  
 MAX DEL DATE : 09/01

FST USA BK B/000000004 01-May-1997 \$2,500 \$0 N/A 1111111111111 0 0 0  
 01-Feb-2000 \$2,500 N/A 29 1111111111111  
 01-Oct-1999 JointContract  
 Revolving  
 Closed  
 1-AsAgreed  
 CREDIT LIMIT: 2500  
 ACCOUNT CLOSED BY CONSUMER

**Trade Lines in Collections**

Firm Name/ID	Opened	CredLim	Balance	MoPmnt	Pay Pattern	30	60	90
Account Number	Reported	High Cred	Past Due	MoRep				
Account Type	Last Act		Owner	Terms				
Status								
FIRST EXPRES/F1234569	27-Sep-2007	N/A	\$6,164	N/A		0	0	0
	19-Feb-2010	\$11,196	\$3,699					
	31-Mar-2009		Individual	M				

Closed  
 9-Collection  
 ACCOUNT WAS CLOSED BECAUSE OF CHARGE OFF OR REPOSSESSION  
 UNSECURED  
 PROFIT & LOSS WRITEOFF

**Collections**

Creditor	Date Reported	Member Number	Balance
Industry Code	Orig Amt Date	Account Number	Orig Amt
Status	Date Assigned		
Narratives			
COLLECTION COMPANY OF	02-Feb-2009	00000001	\$0
	01-Feb-2009	100000001	N/A
Closed			
COLLECTION AGENCY ATTORNEY			
PAID ACCOUNT/WAS A COLLECTION ACCOUNT, INSURANCE CLAIM OR GOVERNMENT CLAIM OR WAS TERMINATED FOR DEFAULT			
ORIGINAL CREDITOR: VERIZON			
RECENT DELINQUENCY DATE(S): 05/02			
REVENUE RECOVERY GROUP	16-May-2009	000000002	\$25
	01-May-2009	2000000002	N/A
Closed			
COLLECTION AGENCY ATTORNEY			
ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL			
COLLECTION DEPARTMENT.			
ORIGINAL CREDITOR: ELIZABETH EMERGENCY PHYSICIANS			
RECENT DELINQUENCY DATE(S): 05/03			

**Inquires**

Date	Subscriber Name	Subscriber #	Date	Subscriber Name	Subscriber #
23-Mar-2014	NATIONAL TENANT NETW	0000001	21-Feb-2014	FINANCIAL ASSET MGMT	0000002
09-Jan-2014	MORTGAGE SERVICES	0000003	06-Dec-2013	LANDLORD PROTECT INC	0000004
17-Mar-2012	EQUIFAX MORTGAGE SER	0000005	07-Dec-2011	AMERICAN EXPRESS	0000006

## **Alert Messages**

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT)

SAFESCAN WARNING: INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER. THOROUGH VERIFICATION S

\*\* SSN VERIFICATION \*\*

Subject SSN: \*\*\*-\*\*-9494

MASTER DATABASE SUBJECT SSN: \*\*\*-\*\*-9494

MASTER DATABASE SUBJECT SSN VERIFIED: Y

DATE ISSUED: 1979

STATE ISSUED: NM

## ***SCORING***

### **ExperianFairIsaac**

700

(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.

### **ExperianNewNationalRisk**

502

(19) AVERAGE AGE OF REVOLVING BANK ACCOUNTS

(35) DELINQUENCY ON BANK INSTALLMENT LOANS

(01) TOO FEW ACCOUNTS NOW CURRENT

(08) PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS

Access No: XX 011

Order No: 3619422

Reference No: Rose Unit

# OFAC Search

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

## Applicant Information

Consumer, Jonathan Quincy                      SSN \*\*\*-\*\*-1111  
1014 William St                                      DOB 10-Jan-1951  
Elizabeth, NJ 07201

## **Terrorist Database Search Results**

Name: Jose Rolando GOMEZ LLANOS AISPURO

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

Acoxpa 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

### **Criminal Report Disclaimer**

This criminal background check is based upon limited identification information, i.e. name and/or birth date, etc. Because of this, absolute certainty that this check applies to the individual being screened is not possible. Caution is urged even when this check produces an accurate match. The data relied on for this criminal search was obtained from State Agencies and are updated through the Dru Sjodin data feed. Terrorist search results are obtained from the Federal Office of Foreign Asset Control and various State Agencies. These Agencies AND NTN URGE YOU to independently VERIFY all criminal background information prior to using the data. To verify terrorist matches contact the Federal Office of Foreign Asset Control at 202-622-2490. Additional information and verification can be obtained from the local law enforcement agency where the offender resides. No responsibility is accepted by NTN for errors in State records.

**VERIFY ALL DATA**