

# How to read an AmRent Report

AMRENT  
950 THREADNEEDLE, STE 255  
HOUSTON, TX 77079

PHONE: 713-266-1870  
FAX: 713-260-1290

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## Decision Report 3

PREPARED FOR:  
TEST  
1651 HAPPY LANE  
COLUMBUS OH 43220

ATTN: WEB00013

5

LENDER CASE #:  
1234567890123456  
COMPUTER ID#:  
098765432109876

6

DATE RCVD: 01/12/03  
DATE COMP: 01/12/03

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1. Bureau Address.
2. Bureau phone and fax numbers.
3. The header identifies what type the report is, such as Infile, Full Report or Decision reports.
4. **Prepared For** identifies what property management company, the report was prepared for.
5. **Attention** shows who the report was ordered by. **Charges** show the report price.
6. **Lender Case #** is the report number assigned by the customer or if left blank will default to a 15-digit unique number.  
**Computer Id** is the computer identification number assigned by CBC Companies.
7. **Date Received** is the date the request was made. **Date Completed** if a FULL report, is the date the report was completed by the bureau. **Prepared By** identifies who prepared the report at the bureau. **Report Type** identifies whether the report is Individual or Joint.

## Applicant

INPUT INFORMATION:  
NAME: SPEED RACER  
SSN: 000-01-6000  
333 RACEWAY  
FANTASY ISLAND, IL 60750

DOB: 12/16/77

PRESENT EMPLOYMENT:

9

CURRENT ADDRESS:  
333 RACEWAY W.  
FANTASY ISLAND, IL 60750

PREVIOUS ADDRESS:  
123 MAIN ST  
COLUMBUS, OH 43215-5555

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8. **Applicant information** includes name, social security, marital status, home and work phone numbers, date of birth, number of dependents, input, current and up to 2 previous addresses, and whether the applicant rents or owns at the addresses. (Input address represents the address the user has input into CBCWin or CBCWeb and current is the address on file with the vendor, if different).
9. **Employment Information** shows the applicant's current employer's name, address and phone number; start date, position held, income amount, verification of income, the date the information was verified and who verified the information. It also shows up to 2 previous employer's information.

## Decision Results 10

10. APPLICANT DECLINED - NO FURTHER SCREENING - SEND ADVERSE LETTER

## Decision Factors 11

11. CONVICTION EXISTS  
ONE OR MORE PAST DUE RENTAL ACCOUNTS EXIST

## File Identifications 12

SPEED RACER  
000-01-0000

12/16/77

B

333 RACEWAY  
FANTASY ISLAND, IL 60750

C

DAMR01

D

A

12. **File Identifications** shows the applicant's information from the vendor(s).
  - A. The applicant's name and social security number on file with the vendor.
  - B. Date of birth, if the vendor returns one.
  - C. Address on file with the vendor.
  - D. The vendor supplying the information. EFX is Equifax, TRU is Trans Union, XPN is Experian and AMR is AmRent.

Credit Summary <span style="border: 1px solid black; padding: 2px;">13</span>							
	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	105	1110	82875	26	0	0	0
INSTALLMENT	1974	26219	LIMIT	26219	7	0	0
REAL ESTATE	1997	1846578	184578	1	0	0	0
OPEN/OTHER	0	0	0	0	0	0	0
TOTAL	3976	2109077	428844	34	0	0	0

#INQUIRES	A	42	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	C	5	OLDEST DATE	02/01/78	#SATISFACTORIES PAST DUE	20 10778

**13. Credit Summary** contains

- A. All revolving, installment, real estate and other accounts showing as open or unknown are added to provide total monthly payments, balances, credit limits and total of each column (Credit limit does not include closed accounts.)
- B. All tradelines are added to get the total number of times 30, 60 or 90 days the revolving, installment, real estate, open and unknown account that have been delinquent.
- C. Number of inquiries on a report, the worst tradeline status on the report, number of public records, oldest date reported, number of bankruptcies, number of satisfactory accounts and total past due amount.

Scoring <span style="border: 1px solid black; padding: 2px;">14</span>
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- 1. RENTWISE + 896 CBC99I  
LACK OF RECENT REVOLVING ACCOUNT INFORMATION  
TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED  
HIGH PROPORTION OF RECENT INQUIRIES TO RECENTLY OPENED TRADES  
HIGH PROPORTION OF RECENTLY OPENED TRADES TO INQUIRES  
857 565 163 333
- 2. FAIR ISACC SCORE XPN011  
+ 788  
NUMBER OF RECENT INQUIRIES  
CURRENT BALANCES ON ACCOUNTS  
TIME SINCE OLDEST TRADELINE OPENED

14. Scoring contains the statistical assessment of models delivered by the repositories.

Fraud Alert <span style="border: 1px solid black; padding: 2px;">15</span>
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- 15. CBC OFAC: TESTCASE, EDWARD CBC01  
SPELLING OF INPUT NAME DID NOT MATCH OFAC LIST

Criminal Records <span style="border: 1px solid black; padding: 2px;">16</span>
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This search was performed in the AmRent data base and is limited to the information contained in the AmRent database. The criminal records in the AmRent database consist of public records derived from government sources and are limited to the information provided by those sources. AmRent does not guaranty the accuracy to such information.

1 CRIMINAL RECORD AMR01

OFFENSE:	MURDER	A	DOCKET#:	123456	
LEVEL:	CLASS A		DATE FIELD:	01/01/01	
DEGREE:	013456		STATUS:		
STATUS:			DATE:	01/02/01	
CONVICTION:			AMOUNT:	\$ 2000	
SENTENCE:	YEARS: 12	MONTHS: 12	DAYS: 12	DISPUTE:	N
PROBATION:	YEARS: 12	MONTHS:	DAYS:		
COURT:	FAIRFIELD COUNTY MUNICIPAL COURT			PHONE:	000-000-0000
ADDRESS:	LANCASTER OH				
COUNTY:	FAIRFIELD COUNTY				

- 16. Criminal Records- Name and Date of Birth are required fields and the search is limited to records contained in our database. Multiple services are accessed and records can include felony and misdemeanor offenses as well as sexual offender data.
  - A. Docket # or case # provided by court or # generated from source documents.

Property Management Records <span style="border: 1px solid black; padding: 2px;">17</span>
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1 RENTAL HISTORY		AMR01
LANDLORD:	DAVE S QA CUSTOMER	PHONE: 614-555-1111
ADDRESS:	1661 CUSTOMER STREET	CUSTOMER#: 001DEMO

DATE REPORTED: 09/25/01  
 MOVE IN DATE: 01/01/01

MONTHLY: \$ 2000  
 LEASE AMOUNT: \$24000  
 BALANCE AMOUNT: \$ 6000  
 PAST DUE AMT: \$4000

ACCOUNT#: 123456123456  
 MANNER OF PYMT: 2

DISPUTE: N

17. Property Management Records – Move In and Move Out information supplied from property management companies. Positive and Negative data can be displayed.

PROM Ratings

**Payment Status**

- 0 - Account Current
- 1 thru 8 # of Payment Past Due
- 9 - In Collection

Public Record Information 18

1 CIVIL JUDGEMENTS CASE- CSE123456	FILED - 01/00	VRFD- 01/01	LACT - 09/00
PLTF - WARD COMPANY	AMT - 1500	LIAB 1500 DFNT - TESTCASE.E ATTNY -JOHN DOE	ASSET - 1500  TRU99
1 EVICTION ACTION FILED CASE - 123456789	FILED - 02/02		
PLTF - JULIE B MADISON COUNTY MUNICIPAL COURT	AMT - 10	ATTNY -ME	AMR01

COMMENTS SECTION FOR PUBLIC RECORD INFORMATION

18. PUBLIC RECORD INFORMATION SHOWS ALL PUBLIC RECORD ITEMS FOR BOTH THE APPLICANT AND CO-APPLICANT.

MOST EVICTION INFORMATION WILL APPEAR IN THE PUBLIC RECORD SECTION

Credit History 19

A	CREDITOR ACCT#	RPTD OPEN LAST-ACT	LIMIT/HC BALANCE	E PAST-DUE	TERMS	G #MONTHS 30/60/90 HISTORY	H TYPE RATE
1	ASSOCIATED SALES #377736691450  E614111111	01/01 04/89 01/01	85000 9243		180 M 500	21 2/4/4 122111333111E 44411112211 12/00 2 04/05 4 01/01 3	* INS 1 CREDIT CARD XPN01
		C			F	COMMENTS INFORMATION WILL BE DISPLAYED HERE	
1	BANK OF USA #51087433895  B	12/00 11/94 12/00	3297 2831		E60 M 589	11111111111 I 22331111111 10/99 2 11/99 2	* INS 1 AUTO XPN01
8	BANKAMERICA #542076118077 0000 E BUCKEYE RD #2723 PHOENIX AZ 85034 (123) 256-7890	03/99 11/94 10/95	9000 0			52 0/0/0  CLOSED - CONSUMER	REV 1 CREDIT CARD EFX01 (TRU)

19. **Credit History** (if AmRent report is accessed with credit vendors)

A. The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt.

- 0 – Undesignated whether Individual or Joint
- 1 – Individual account for the applicant
- 2 – Joint account for the applicant with undesignated co-borrower
- 3 – Authorized user other than applicant
- 4 – Joint not determined whether #2 or #3
- 5 – Applicant is a co-maker
- 6 – On behalf (used only in Massachusetts)
- 7 – Maker (if subject defaults, co-maker is liable)
- 8 – Co-applicant’s information
- 9 – Subject is no longer associated with account

B. Creditor Name, address, phone number and applicant’s account number.

C. **Date Reported** is the last time the status of the account was reported by the creditor.

**Date of Last Activity** is the last date of any activity on the account.

**Date Opened** is the date the account was opened by the creditor.

- D. **Highest Credit or Limit** is the highest credit or limit amount reported from the credit grantor.
- Balance** is the remaining balance owed to the creditor as of the date reported.
- E. **Past Due** is the amount the account is currently past due.
- F. **Terms** is the number of months or years to repay creditor and monthly payment.
- G. Months reviewed, 30/60/90 days account delinquency, 12-24 history and delinquent dates.

H. Type/Rate Vendor is the type and overall status of the account with the creditor.

- 0 – Account too new to rate
- 1 – Pay as agreed, customarily within 30 days
- 2 – At least 30 days past due
- 3 – At least 60 days past due
- 4 – At least 90 days past due
- 5 – At least 120 days past due
- 6 – At least 180 days past due
- 7 – Account included under wage earner, NPFC plan (Chapter 13 bankruptcy)
- 8 – Merchandise repossessed
- 9 – Bad debt, placed for collections
- X – No information or rating available
- N – NO activity, current account with zero balance

INS (Installment) – Fixed number of payments

OPN (Open) = Payment due at billing at 30 or 90 days

REV (Revolving) – Percentage of total due each month

MTG (Mortgage) – Fixed number of payments

EFX – Equifax

TRU – Trans Union

XPN – Experian

AMR - AmRent

I. Comment Line shows any additional comments about that tradeline.

# MONTHS 30/60/90  
HISTORY

I

24

12111333111

444111112211

II

12/00 2 04/95 4

01/01 3

III

I. No Mos Hist Rev shows the Number of months the account status has been reviewed. 30 Days, 60 Days, 90 Days shows the number of months the account has been delinquent over 30, 60, and 90 days during the months reviewed.

II. 12 – 24 months history is a grid that shows the record of the account over a period up to 24 months. The rows of numbers are the ratings for each month beginning at the left with the status of the most current reported first.

III. Delinquent dates show up to three most recent delinquent dates and rates; and worst delinquent date.

J. Multiple vendor reports will show duplicate vendor(s) in parentheses.

Inquiries 20

--DATE--	ECOA	KOB	MEMBER-NO		
07/05/02	1		001CBC12345	AMRENT QA CUSTOMER (713) 266-1870 950 THREADNEEDLE, STE 255 HOUSTON, TX 77079	AMR01
07/05/02	1		001CBC12345	AMRENT QA CUSTOMER (713) 266-1870 950 THREADNEEDLE, STE 255 HOUSTON, TX 77079	AMR01
07/05/02	1		843ZB06039	LIMEWOOD APARTMENTS (123) 456-7890 000 LIMEWOOD DR BATTLE CREEK MI 49017	AMR01
04/10/02	1		616ZB04898	AMRENT-MTG 000 S GREENFI9ELD CIRCLE NE GRAND RAPIDS MI 49505	EFX01
07/05/02	1		399ZB06456	AB MORTGAGE 000 ABBOTT AVENUE HILLSBORO TX 76645	EFX01

20. **Inquiries** list all inquiries up to 365 days depending on your customer setup.

Additional Information 21

1 KNOWN ALIAS NICKNAME: JOE B CAT JR	XPNO1
1 ERROR PROGRAM ERROR - PRINT TOTAL TRANSACTION	EFX00
1 MISCELLANEOUS THIS IS A TEST FILE	TRU01

21. **Additional Information** contains any additional information or changes to the report along with any repositories accessed. This section will also contain any vendor errors that may be returned.

Consumer Referral Information 22

AMRENT PO BOX 605 COLUMBUS, OH 43216-0605 888-898-6196	AMR01
EQUIFAX CREDIT INFORMATION SERVICES PO BOX 740241 ATLANTA, GA 30374-0241 800-685-1111	EFX065
TRANS UNION CORPORATION 2 BALDWIN PLACE PO BOX 1000 CHESTER, PA 19022 800-888-4213	TRU01
EXPERIAN 701 EXPERIAN PARKWAY PO BOX 2002 ALLEN, TX 75013-0036 800-397-3742	XPNTIL1

22. **Consumer Referral Information** contains the address and phone number of the consumer reporting agency responsible for handling consumer disclosures and disputes. These contacts should be included on adverse action statements.