



## TENANT SCREENING REPORTS

One of the most important aspects of placing a tenant is to validate their application for accuracy and verify their ability to pay the lease for its full term. The tenant screening process includes a Credit Check, Criminal Background Check and National Rent Verification using a national database of tenants which may have derogatory rental histories. Below are examples of the reports that Circle Property Management uses to verify potential tenants.

### Example Credit Report



### TransUnion Credit Report

Baaccommon Olga

File #: 2318 Date: 11/7/2010 3:44:39 PM

Reported: 11/7/2010

SSN: XXX-XX-0413

Date of Birth: 7/15/1975

Address: 24 Linden

City/State/Zip: Fantasy Island, IL 60750

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#### Report Summary

##### Tradeline Overview

|                 |           |
|-----------------|-----------|
| Total:          | 23        |
| Current:        | 23        |
| Unrated:        | 0         |
| Current Neg:    | 0         |
| Historical Neg: | 4         |
| Oldest Trade:   | 8/31/1998 |

##### Account Status

|                   |           |
|-------------------|-----------|
| Accts Paid:       | 4         |
| Current Past Due: | 0         |
| Total Past Due:   | \$0       |
| Day 30:           | 13        |
| Day 60:           | 0         |
| Day 90:           | 0         |
| Account Balance:  | \$140,030 |
| Monthly Payment:  | \$2,467   |
| Collections:      | 0         |

##### Credit line Information

|                       |           |
|-----------------------|-----------|
| Credit Limit:         | \$7,900   |
| High Credit:          | \$262,195 |
| Real Est. Balance:    | \$103,361 |
| Rev. Balance:         | \$10,039  |
| Installment Balance:  | \$26,630  |
| Available Percentage: | 0%        |
| Inquires:             | 7         |
| Past 6 mo.:           | 2         |
| Public Records:       | 1         |

#### Score

Scoring Model: FICO Risk Score, Classic 08

Score: **653**

Reasons affecting score:

- (040) Derogatory public record or collection filed
  - (010) Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
  - (014) Length of time accounts have been established
  - (013) Time since delinquency is too recent or unknown
- No alert information is found in the file and/or inquiries do not impact the credit score

## TENANT SCREENING REPORTS

### Example Criminal Background Check

It's rare to find a tenant which has a criminal record but it's an important part of the process to avoid potential problems. We always run a background check.

#### Nationwide Criminal Super Search

**Identifying Information** *Criteria: Exact Last and First Name, Exact DOB*

|                   |              |
|-------------------|--------------|
| Name: DONALD FAKE | Gender: Male |
| Height: N' NU"    | Weight:      |
| Hair:             | Eyes:        |
| Race: Caucasian   |              |



**Location of Record**

|                   |           |
|-------------------|-----------|
| County: Multnomah | State: OR |
|-------------------|-----------|

**Notes**

|            |   |
|------------|---|
| Note Type: | CUSTODY   |
| Note:      | CUSTODY DATE: 01/12/1973 CUSTODY FROM: MARION COUNTY COMMUNITY CORRECTIONS DISCHARGE DATE: 09/09/1974 |
| Note Type: | CUSTODY   |
| Note:      | CUSTODY DATE: 11/17/1975 DISCHARGE DATE: 01/11/1977   |
| Note Type: | CUSTODY   |
| Note:      | CUSTODY DATE: 03/14/1979 DISCHARGE DATE: 10/29/1981   |
| Note Type: | DEMO  |
| Note:      | ** THIS CASE IS NOT AN ACTUAL CASE AND IS FOR DEMONSTRATION PURPOSES ONLY **                          |

**Inmate Records**

|  |  |
|--|--|
| Inmate ID: 1   | Admission Date: 01/12/1973                   |
| Release Date: 09/09/1974   | Release Reason: PAROL DISCHARGE PAPER REQ'D. |
| Facility: OREGON STATE PENITENTIARY  | Sentence:                                    |
| Minimum Sentence:  | Maximum Sentence:                            |
| Inmate Note: ADMISSION FROM LOCATION: MARION COUNTY COMMUNITY CORRECTIONS CURRENT STATUS: INMATE |  |

|  |  |
|--|--|
| Inmate ID: 2   | Admission Date: 11/17/1975                   |
| Release Date: 01/11/1977   | Release Reason: PAROL DISCHARGE PAPER REQ'D. |
| Facility: OREGON STATE PENITENTIARY  | Sentence:                                    |
| Minimum Sentence:  | Maximum Sentence:                            |
| Inmate Note: PREVIOUS STATUS: DISCHARGE ADMISSION FROM LOCATION: MULTNOMAH CENTRAL OFFICE CURRENT STATUS: INMATE |  |

|                                     |  |
|-------------------------------------|--|
| Inmate ID: 3                        | Admission Date: 03/14/1979                     |
| Release Date: 10/16/1980            | Release Reason: PAROLE - PAROLE ORDER REQUIRED |
| Facility: OREGON STATE PENITENTIARY | Sentence:                                      |
| Minimum Sentence:                   | Maximum Sentence:                              |