naborly ™
Intelligent Tenant Screening

ACCOUNT NAME :	**Naborly Landlord**	DATE GENERATED :	OCTOBER 10, 2017
APPLYING TO :	11 25 Bedford Street New York, NY, US 10014	SCREENING ID :	NB59DBE195
		APPLICANT :	DOE, Jane Sara

NABORLY SCORE

65

naborlyscore 3230 / 5000

The Naborly Score is a summary assessment of the tenant's unique characteristics, rental history, financials, and property needs in comparison to the characteristics of the rental market and rental property they have applied to. The score is unique in the sense that it will change based on the property and market, allowing everyone the opportunity to receive a good or bad score. We believe that housing is a human right and that everyone deserves a roof over their head. We want to ensure that roof and that tenant are a sustainable match.

PRIMARY ANALYSIS

IDENTITY VERIFICATION
VERIFIED

EMPLOYMENT VERIFICATION
VERIFIED

INCOME VERIFICATION
VERIFIED

CREDIT STATUS CHECK
CLEARED

CRIMINAL RECORD CHECK
RECORDS FOUND

EVICTION SEARCH
NO RECORDS FOUND

TENANCY OUTCOMES

LATE RENT PAYMENTS: ABOVE AVERAGE RISK — 30 / 100

The Risk of Late Rent Payments refers to the likelihood a tenant will be late on their rent during the term of the lease. This risk is determined from a review of the applicant's income and employment stability, cash flow, rental history, and payment history.

PROPERTY DAMAGE: ABOVE AVERAGE RISK — 34 / 100

The Risk of Property Damage is determined by assessing an applicant's expected use of the property based on the applicant's characteristics and rental history and then comparing that to the property's unique characteristics (square footage, bedrooms, amenities, etc.)

EVICTION: ABOVE AVERAGE RISK — 23 / 100

The Risk of Eviction is assessing the likelihood a landlord would have to actually evict a tenant. It is determined by taking into account the applicant's rental history, their previous payment history, as well as their risk of missing rent payments and property damage.

EARLY VACANCY: HIGH RISK — 44 / 100

An Early Vacancy occurs when an applicant moves out before the end of the lease. This can be for rental problems such as an eviction, or personal reasons like a sick family member, new job, education opportunity, etc. This risk is based on all assessment factors.

SUCCESSFUL TERM: VERY UNLIKELY — 68 / 100

A lease term is considered successful when a tenant pays on time and does not cause unexpected damage during the lease. It is determined by assessing the applicant's fianancial stability levels, rental history, and suitability with the rental property.

LENGTH OF TENANCY: STANDARD — 48 / 100

The Length of Tenancy indicates how often a tenant is expected to move. It is determined by the rental market, the applicant's unique characteristics, and the type of rental property, as well as prediction of how these conditions may change in the future.

SECONDARY ANALYSIS

INCOME & EMPLOYMENT STABILITY — ABOVE AVERAGE STABILITY

Income and Employment Stability indicates the risk an applicant's employment or income may effect their tenancy. It is determined by analyzing the applicant's financial and employment history and the economic activity in the marketplace.

PET LIABILITY ANALYSIS — LOW RISK

Pet Liability indicates the risk an applicant's pet may effect their tenancy, the condition of the rental property, or if any other liability exists for the landlord. It is determined by analyzing the type of pet and property characteristics.

PROPERTY SUITABILITY — HIGH SUITABILITY

Property Suitability indicates if the property meets the needs of the applicant in terms of livability and financially. It is determined by analyzing the applicant's needs, expectations, and rental history then comparing to the property conditions.

KEY RISKS

- Applicants rent to income ratio is high risk.
- Cash flow is high risk due to high rent to income ratio.
- Unable to verify applicant's past two addresses listed on application.
- Applicant will be living with a co-applicant that they just met, and have never lived with before.
- Applicant smokes, outdoors only. We would suggest following up with the tenant to confirm the rules around smoking on the rental property.
- Criminal records found.

FINANCIAL ANALYSIS

RENT TO INCOME RATIO

50% HIGH RISK

Rent to Income Ratio risk is based on the applicant rent to income ratio compared to other successful tenants in similar rental markets living in similar property classifications.

DEBT TO INCOME RATIO

2% LOW RISK

Debt to Income Ratio risk is based on the applicant debt to income ratio compared to other successful tenants in similar rental markets living in similar property classifications.

CASH FLOW ANALYSIS

HIGH RISK

Cash Flow risk is based on an internal reconstruction of the applicant's finances compared to other successful tenants in similar rental markets with similar personal characteristics.

CONSUMER BEHAVIOUR ANALYSIS

BELOW AVERAGE RISK

Consumer Behaviour Analysis is based on the applicant's financials, credit data, and social data compared with successful tenants in similar rental markets with similar income levels. This assessment is designed to help landlords understand how a tenant makes financial decisions.

CREDIT CHECK

A+ 804

The Credit Risk Score is based solely on the applicant's static financial data and is used to determine finance-ability for mortages, car loans, and credit. It does not account for age, location, or other factors that may determine tenant quality.

BANKRUPTCY SEARCH
CLEARED

COLLECTIONS
CLEARED

LIENS / JUDGEMENTS
CLEARED

HIGH RISK OF FRAUD
NO RISK FOUND

TOTAL CONSUMER DEBT
$286

TOTAL DEBT
$355

QUESTIONS ABOUT THIS REPORT?
Customer Support is available daily, 8am-8pm EST
1-844-622-6759   support@naborly.co

RENTAL HISTORY SEARCH

The Rental History Search is conducted to help landlords verify the reference addresses provided by the aplicant and to determine if the applicant has had previous rental problems such ever been evited, missed rent payments, or caused property damage. The search is conducted by reviewing multiple rental history databases as well as Naborly's own rental history and rent payment records. All rental records are searched using the applicant's unqiue identifying characteristics such as name, date of birth, email, phone number, as a means of identity. Record searches are conducted at a city, county, state, national, and international level. Please note that records are gathered from 3rd parties and Naborly does not verify or endorse their accuracy, completeness, or make any warranties to quality of 3rd party Rental History information. If no records is found, it does not mean that a tenant has never been evicted, missed a rent payment, or caused property damage. Often landlords do not report bad tenants or do not pursue unpaid rent to a court level.

PREVIOUS ADDRESS SEARCH				
ADDRESS	FROM	TO	RECORD DETAILS	STATUS
210-W 11 Street New York, NY, US 12260	2015-06	Now		VERIFIED
255 Brunswick Street 301 Jersey, NJ, US 07302	2014-05	2015-03		UNVERIFIED
222 45 Meadowlands Parkway Secaucus , NJ, US 07094	2012-08	2014-05		UNVERIFIED

SMALL CLAIMS COURT RECORD SEARCH				
CASE NUMBER	TITLE	DATE	LOCATION	RECORD DETAILS
000000	Title	Jul 2011	New York	Details

NATIONAL EVICTION & RENTAL RECORD SEARCH
NO RECORDS FOUND

INTERNATIONAL EVICTION & RENTAL RECORD SEARCH
NO RECORDS FOUND

NABORLY / OPENDOOR RENTAL DATABASE SEARCH
NO RECORDS FOUND

— CRIMINAL BACKGROUND CHECK —

Naborly uses public court records and commericially available data sources to generate this report. The information in this report should not be relied upon at definitively accurate as data is sometimes entered pooly or processed incorrectly. Landlords should not eliminate the possibilty that additional information of an applicant's criminal history may exist outside this report. Criminals often use aliases and the names of other individuals. Naborly does conduct an AKA and name variation search. We do not guarantee that all name variants will accurately depict the criminal history of an applicant. Naborly searches for records at a city, county, state, national, and international level. Not all jurisdiction and police departments make their records available for public use or for tenant screening. For the most accurate results, we recommend a fingerprint police record search provided by your local police department. The records found in this search do not affect the applicant's tenancy scores or our analysis of the applicant in any way.

COUNTY CRIMINAL COURT RECORD SEARCH

NO RECORDS FOUND

STATE CRIMINAL COURT RECORD SEARCH

NO RECORDS FOUND

FEDERAL CRIMINAL COURT RECORD SEARCH

NO RECORDS FOUND

NATIONAL SEX OFFENDERS REGISTRY SEARCH

NO RECORDS FOUND

FBI MOST WANTED SEARCH

NO RECORDS FOUND

CREDIT SUMMARY — POWERED BY EQUIFAX

PERSONAL INFORMATION

SURNAME :	Doe
GIVEN NAME(S) :	Jane
DATE OF BIRTH :	Month, Day, Year
SIN / SSN :	N/A

RECORDED ADDRESSES

ADDRESS	SINCE
Address	May, 2015
Address	Sep, 2013
Address	Oct, 2011

INQUIRIES

LAST INQUIRY :	N/A
TOTAL INQUIRIES :	0
# OF FOREIGN INQUIRIES :	0
WITHIN 12 MONTHS :	0
WITHIN 36 MONTHS :	0

RECORDED EMPLOYMENT

EMPLOYER	POSITION	SINCE	LAST CONFIRMED
Company B	Receptionist	N/A	N/A

CREDIT SCORE	TOTAL MONTHLY PAYMENTS
A+ 804	$83

PUBLIC RECORDS

BANKRUPTCIES
NO RECORDS

JUDGMENTS
NO RECORDS

COLLECTIONS
NO RECORDS

LIENS
NO RECORDS

DEBT SUMMARY

REVOLVING CREDIT & CREDIT CARDS

TOTAL BALANCE	$286
MAX LIMIT	$2,000
% OF CREDIT USED	14%
# OF CARDS	2
PAST DUE AMOUNT	$0
LATE PAYMENTS 30 / 60 / 90 DAYS	0 / 0 / 0
MONTHLY PAYMENTS	$14

AUTO LOANS

TOTAL BALANCE	$0
MAX LIMIT	$0
% OF CREDIT USED	0%
# OF LOANS	0
PAST DUE AMOUNT	$0
LATE PAYMENTS 30 / 60 / 90 DAYS	0 / 0 / 0
MONTHLY PAYMENTS	$0

MORTGAGE

TOTAL BALANCE	$0
MAX LIMIT	$0
% OF CREDIT USED	0%
# OF MORTGAGES	0
PAST DUE AMOUNT	$0
LATE PAYMENTS 30 / 60 / 90 DAYS	0 / 0 / 0
MONTHLY PAYMENTS	$0

STUDENT LOANS

TOTAL BALANCE	$0
MAX LIMIT	$0
% OF CREDIT USED	0%
# OF LOANS	0
PAST DUE AMOUNT	$0
LATE PAYMENTS 30 / 60 / 90 DAYS	0 / 0 / 0
MONTHLY PAYMENTS	$0

MEDICAL BILLS

TOTAL BALANCE	$0
MAX LIMIT	$0
% OF CREDIT USED	0%
# OF MEDICAL BILLS	0
PAST DUE AMOUNT	$0
LATE PAYMENTS 30 / 60 / 90 DAYS	0 / 0 / 0
MONTHLY PAYMENTS	$0

OTHER DEBTS

TOTAL BALANCE	$69
MAX LIMIT	$0
% OF CREDIT USED	0%
# OF BILLS	1
PAST DUE AMOUNT	$0
LATE PAYMENTS 30 / 60 / 90 DAYS	0 / 0 / 0
MONTHLY PAYMENTS	$69

HIGH RISK FRAUD ALERTS

N/A

CREDIT RISK NOTES

DESCRIPTION

Amount owed on accounts is too high

Number of bank or national revolving accounts with balances

QUESTIONS ABOUT THIS REPORT?
Customer Support is available daily, 8am-8pm EST
1-844-622-6759   support@naborly.co

naborly™

Intelligent Tenant Screening

— RENTAL INFORMATION —

Rental Address
11-25 Bedford Street New York, NY, US 10014

Lease Term	Desired Move-In Date	Agreed rent	Share of Rent
12 months	November 1, 2017	$ 2,000 per month	$ 1,000 per month

— APPLICANT'S INFORMATION —

First Name	Middle Name	Last Name
Jane	Sara	Doe

Date of Birth	SIN / SSN	Phone	Email
July 4, 1989	000000000	000-000-0000	jane92696@gmail.com

Does Jane have health insurance?	How does Jane commute?	Does Jane smoke?
Employer	Public Transportation	Yes. I smoke a pack a day, outdoors only.

Has Jane ever been evicted from a rental property?
No.

Has Jane ever caused property damage
No.

Has Jane been convicted of a crime/felony (other than a traffic ticket)?
No.

Anything else Jane wanted to tell you?
I treat all rentals like my own home.

— ADDITIONAL OCCUPANTS —

OCCUPANTS PAYING RENT					
RELATIONSHIP	FULL NAME	EMAIL	LENGTH OF RELATIONSHIP	LIVED TOGETHER BEFORE	SHARE OF RENT
Friend	John Doe	john.doe@email.com	Just Met	No	$ 1,000 / mo

DEPENDANTS	PETS
NONE	NONE

— RENTAL HISTORY —

Current Address	Type of Housing	Length of Stay	Share of Rent
210-W 11 Street New York, NY, US 12260	Apartment	Jun 2015 – Present	$ 650 per month

Property Ownership
Rent.

Reason for Moving
Work/School.

Landlord's Name	Landlord's Phone	Landlord's Email	Permission to Contact
Landlord	000-000-0000	landlord1@email.com	No.

Previous Address	Type of Housing	Length of Stay	Share of Rent
255 Brunswick Street 301 Jersey, NJ, US 07302	Condo	May 2014 – Mar 2015	$ 500 per month

Property Ownership
Rent.

Reason for Moving
Better Neighbourhood/Property.

Previous Address	Type of Housing	Length of Stay	Share of Rent
222-45 Meadowlands Parkway Secaucus , NJ, US 07094	Apartment	Aug 2012 – May 2014	$ 550 per month

Property Ownership
Rent.

Reason for Moving
End of Lease.

— FINANCIAL INFORMATION —

Main Source of Income
Employed / Self Employed

Annual Income
$ 30000

Has Jane ever declared bankruptcy?
No.

CURRENT EMPLOYMENT

Company Name	Position/Title	Work Address	
Company A	Executive Assistant	80 Broad Street New York, NY, US 10004	

Income Source	Income Type	Duration of Employment	After Tax Income
Employed - Full Time	Salary	Jun 2015 – Present	$2500 per month

Supervisor's Name	Supervisor's Phone	Supervisor's Email	Permission to Contact
Supervisor	000-000-0000	supervisor1@email.com	Yes.

PREVIOUS EMPLOYMENT

Company Name	Position/Title	Work Address	
Company B	Receptionist	New York	

Income Source	Income Type	Duration of Employment	After Tax Income
Employed - Full Time	Hourly	Sep 2013 – Jun 2015	$2000 per month

Supervisor's Name	Supervisor's Phone	Supervisor's Email	Permission to Contact
Supervisor	000-000-0000	supervisor2@email.com	No.

— VEHICLE INFORMATION —

VEHICLES
NONE

I, the applicant, hereby apply to lease the residential premises indicated on page one of this application section. I verify that all of the information provided in this application is accurate to the best of my knowledge and acknowledge that any misrepresentation is grounds for the rejection of my application. I give the landlord, landlord's agent, representative, or property manager, permission to pull my credit report, contact references and perform any other relevant investigation to determine my residential rental history, court, financial history and my ability to pay rent and maintain the rental unit and premises. My signature below, confirms that I agree to and request all credit reporting services, banks, court, tribunals, employers, and personal references to disclose any pertinent information about me.

Jane Doe

Signed by Jane Sara Doe

NEW YORK STATE

David J. Swarts
Commissioner of Motor Vehicles

ENHANCED
DRIVER LICENSE

ID: 012 345 678   **CLASS D**

DOCUMENT
SAMPLE, LICENSE
2345 ANYPLACE AVE
ANYTOWN NY 12345

DOB: 06-09-85

SEX: F   EYES: BR   HT: 5-09
E: NONE
R: NONE
ISSUED: 09-30-08   EXPIRES: 10-01-16

EXCELSIOR

8AJ120T521

Sample License Document

October 1, 2017

RE: Verification of employment for Jane Doe

To whom it may concern,

Jane Doe has been employed as an Executive Assistant at Company A since June 2015.

Jane receives a salary of $30,000 a year.

She works on a full-time basis.

If you require additional information, do not hesitate to contact me directly at supervisor@email.com or 1-800-000-0000 Ext. 000.

Sincerely,

Supervisor X
Human Resources
Company A