

## NABORLY SCORE

95

naborlyscore

4750 / 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

AVAILABLE UPON REQUEST

### EVICTON SEARCH

NO RECORDS FOUND

## TENANCY OUTCOMES

### LATE RENT PAYMENTS:

LOW RISK



5 / 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:

LOW RISK



1 / 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.)

### EVICTON:

LOW RISK



5 / 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:

STANDARD RISK



23 / 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 LIKELY

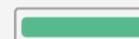


91 / 100

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 financial stability levels, rental history, and suitability with the rental property.

### LENGTH OF TENANCY:

LONG TERM



81 / 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

STANDARD 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

VERY 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

- No outstanding risks.

## FINANCIAL ANALYSIS

### RENT TO INCOME RATIO

23%

BELOW AVERAGE 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

5%

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

LOW 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

LOW 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+

840

The Credit Risk Score is based solely on the applicant's static financial data and is used to determine finance-ability for mortgages, 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

\$2351

### TOTAL DEBT

\$2351

### 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 applicant and to determine if the applicant has had previous rental problems such as ever been evicted, 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 unique 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.

DATE GENERATED : APRIL 26, 2017

APPLICANT : DOE, Jane

\*This search includes names variations & AKA's

## PREVIOUS ADDRESS SEARCH

ADDRESS	FROM	TO	RECORD DETAILS	STATUS
101 345 Naborly Street Toronto, ON, CA M5V 3T4	2014-06	Now	No risk found.	VERIFIED
678-91011 Naborly Road Vancouver, BC, CA V5K 0A1	2012-06	2014-06	No risk found.	VERIFIED

## SMALL CLAIMS COURT RECORD SEARCH

NO RECORDS FOUND

## NATIONAL EVICTION & RENTAL RECORD SEARCH

NO RECORDS FOUND

## INTERNATIONAL EVICTION & RENTAL RECORD SEARCH

NO RECORDS FOUND

## NABORLY / OPENDOOR RENTAL DATABASE SEARCH

NO RECORDS FOUND

Terms of Service: Naborly Inc. is a third party tenant screening service that collects and analyzes rental applications. We are not liable for the business activities and decision making of our clients. Our report recommendations are intended to assess the likelihood of property damage, payment delinquency, and rental eviction. Naborly, Inc. does not guarantee the accuracy of the data reported to us or the results therein. Naborly Inc. does not guarantee rental payments or a lack of delinquency or default even if a tenant was chosen based on a landlords assessment of a Naborly Report or score. Naborly Inc. is compliant with all jurisdictional laws in regards to rental housing. We believe that housing is a human right and we do not discriminate based on race, religion, gender, sexual orientation, marital status, disability, children, age, or receipt of public assistance.

PERSONAL INFORMATION		RECORDED ADDRESSES	
SURNAME :	██████████	ADDRESS	SINCE
GIVEN NAME(S) :	██████████	██	Feb, 2002
DATE OF BIRTH :	██████████	██	Dec, 2001
SIN / SSN :	N/A		

INQUIRIES		RECORDED EMPLOYMENT			
LAST INQUIRY :	March 13, 2017	EMPLOYER	POSITION	SINCE	LAST CONFIRMED
TOTAL INQUIRIES :	3	████████████████████		N/A	N/A
# OF FOREIGN INQUIRIES :	0	████████████████████		N/A	N/A
WITHIN 12 MONTHS :	2	████████████████████		N/A	N/A
WITHIN 36 MONTHS :	3				

CREDIT SCORE	TOTAL MONTHLY PAYMENTS
<b>A+ 840</b>	<b>\$56</b>

**PUBLIC RECORDS**

 <b>BANKRUPTCIES</b>	 <b>JUDGMENTS</b>
NO RECORDS	NO RECORDS
 <b>COLLECTIONS</b>	 <b>LIENS</b>
NO RECORDS	NO RECORDS

**DEBT SUMMARY**

**REVOLVING CREDIT & CREDIT CARDS**

	TOTAL BALANCE	# OF CARDS	8
	<b>\$2,351</b>	PAST DUE AMOUNT	\$0
	MAX LIMIT	LATE PAYMENTS	30 / 60 / 90 DAYS
	<b>\$137,100</b>		0 / 0 / 0
	% OF CREDIT USED	MONTHLY PAYMENTS	
	<b>2%</b>	<b>\$56</b>	

**AUTO LOANS**

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

**MORTGAGE**

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

**STUDENT LOANS**

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

**MEDICAL BILLS**

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

**OTHER DEBTS**

	TOTAL BALANCE	# OF BILLS	2
	<b>\$0</b>	PAST DUE AMOUNT	\$0
	MAX LIMIT	LATE PAYMENTS	30 / 60 / 90 DAYS
	<b>\$210</b>		2 / 1 / 0
	% OF CREDIT USED	MONTHLY PAYMENTS	
	<b>0%</b>	<b>\$0</b>	

HIGH RISK FRAUD ALERTS	CREDIT RISK NOTES
N/A	DESCRIPTION Amount owed on accounts is too high

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**QUESTIONS ABOUT THIS REPORT?**  
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### RENTAL INFORMATION

Rental Address

300-123 Naborly Way Toronto, ON, CA M5A 1M8

Lease Term 12 months	Desired Move-In Date June 1, 2017	Agreed rent \$ 2,000 per month	Share of Rent \$ 1,000 per month
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### APPLICANT'S INFORMATION

First Name Jane	Middle Name	Last Name Doe	
Date of Birth July 4, 1989	SIN / SSN 111111111	Phone 123-456-7891	Email jane92696@gmail.com
Does Jane have health insurance? Employer	How does Jane commute? Public Transportation	Does Jane smoke? No.	

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?

My partner and I treat all rentals like our own home. Loyal and respectful tenants.

### ADDITIONAL OCCUPANTS

#### OCCUPANTS PAYING RENT

RELATIONSHIP	FULL NAME	EMAIL	LENGTH OF RELATIONSHIP	LIVED TOGETHER BEFORE	SHARE OF RENT
Spouse / Partner	John Doe	johndoe@email.com	5 Years +	Yes	\$ 1,000 / mo

#### DEPENDANTS

NONE

#### PETS

NONE

### RENTAL HISTORY

Current Address 101-345 Naborly Street Toronto, ON, CA M5V 3T4	Type of Housing Apartment	Length of Stay Jun 2014 - Present	Share of Rent \$ 900 per month
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Property Ownership

Rent.

Reason for Moving

End of Lease.

Landlord's Name Landlord	Landlord's Phone 123-456-7891	Landlord's Email landlord@email.com	Permission to Contact Yes.
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### RENTAL HISTORY CONTINUED

Previous Address	Type of Housing	Length of Stay	Share of Rent
678-91011 Naborly Road Vancouver, BC, CA V5K 0A1	Townhouse	Jun 2012 - Jun 2014	\$ 1,100 per month

Property Ownership  
Rent.

Reason for Moving  
Work/School.

## — FINANCIAL INFORMATION

Main Source of Income	Annual Income
Employed / Self Employed	\$ 75000

Has Jane ever declared bankruptcy?  
No.

### CURRENT EMPLOYMENT

Company Name	Position/Title	Work Address	
Company A	Digital Marketing Manager	12-2345 Company Ave Toronto, ON, CA M5A 1M7	
Income Source	Income Type	Duration of Employment	After Tax Income
Employed - Full Time	Salary	Jul 2015 - Present	\$4375 per month
Supervisor's Name	Supervisor's Phone	Supervisor's Email	Permission to Contact
Supervisor	123-456-7891	supervisor@email.com	Yes.

### PREVIOUS EMPLOYMENT

Company Name	Position/Title	Work Address	
Company B	Digital Marketing Assistant	Toronto	
Income Source	Income Type	Duration of Employment	After Tax Income
Employed - Full Time	Salary	Jul 2014 - Jul 2015	\$60000 per month
Supervisor's Name	Supervisor's Phone	Supervisor's Email	Permission to Contact
Supervisor	123-456-7891	supervisor@email.com	Yes.

## — 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.



Signed by Jane Doe



April 26, 2017

RE: Verification of employment for Jane Doe

To whom it may concern,

Jane Doe has been employed as a Digital Marketing Manager at Company A since July 2015.

Jane receives a salary of \$75,000 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](mailto:supervisor@email.com) or 1-800-123-4567 Ext. 000.

Sincerely,

A handwritten signature in black ink, consisting of a stylized, cursive 'S' followed by a horizontal line that tapers to the right.

Supervisor X  
Human Resources  
Company A

Company A  
12-2345 Company A Drive, Unit 302, Toronto ON M5A 1M7  
1-800-123-4567