

## NABORLY SCORE

# 749

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	<b>VERIFIED</b>
EMPLOYMENT VERIFICATION	<b>VERIFIED</b>
INCOME VERIFICATION	<b>VERIFIED</b>
CREDIT STATUS CHECK	<b>CLEARED</b>
SEX OFFENDER REGISTRY	<b>NO RECORDS FOUND</b>
EVICITION SEARCH	<b>NO RECORDS FOUND</b>

### TENANCY OUTCOMES

LATE RENT PAYMENTS:	<b>BELOW AVERAGE RISK</b>		11 / 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:	<b>ABOVE AVERAGE RISK</b>		26 / 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.)			
EVICITION:	<b>STANDARD RISK</b>		18 / 100
The Risk of Eviction assesses the likelihood a landlord would have to actually evict a tenant. It is determined by taking into account the applicant's rental and payment history, whether they have missed payments, or the possibility of property damage.			
EARLY VACANCY:	<b>STANDARD RISK</b>		26 / 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:	<b>UNLIKELY</b>		80 / 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, rental history, and suitability to the rental property.			
LENGTH OF TENANCY:	<b>SHORT TERM</b>		1 / 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	<b>BELOW AVERAGE STABILITY</b>
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	<b>BELOW AVERAGE RISK</b>
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	<b>VERY HIGH SUITABILITY</b>
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

- Applicant has a high rent-to-income ratio.

## FINANCIAL ANALYSIS

RENT TO INCOME RATIO	<b>49%</b> <b>HIGH RISK</b>	CREDIT CHECK	<b>C 588</b>
Rent to Income Ratio risk is based on the applicant rent to VERIFIED income ratio compared to other successful tenants in similar rental markets living in similar property classifications.		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.	
DEBT TO INCOME RATIO	<b>1%</b> <b>LOW RISK</b>	BANKRUPTCY SEARCH	<b>CLEARED</b>
Debt to Income Ratio risk is based on the applicant debt to VERIFIED income ratio compared to other successful tenants in similar rental markets living in similar property classifications.		COLLECTIONS	<b>CLEARED</b>
CASH FLOW ANALYSIS	<b>LOW RISK</b>	LIENS / JUDGEMENTS	<b>CLEARED</b>
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.		HIGH RISK OF FRAUD	<b>NO RISK FOUND</b>
CONSUMER BEHAVIOUR ANALYSIS	<b>LOW RISK</b>	TOTAL CONSUMER DEBT	<b>\$722</b>
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.		TOTAL DEBT	<b>\$722</b>

# RENTAL HISTORY SEARCH

DATE GENERATED : JULY 24, 2019  
APPLICANT : DOE, Jane

\*This search includes names variations & AKA's

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.

## PREVIOUS ADDRESS SEARCH

ADDRESS	FROM	TO	RECORD DETAILS	STATUS
Unit 100 100 Street Toronto, ON, CA M5A 1M8	2016-01	Now		
Unit 100 100 Street Toronto, ON, CA M5A 1M8	2014-01	2016-01		
Unit 100 100 Street Toronto, ON, CA M5A 1M8	2012-01	2014-01		

## 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 landlord's 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.

# CREDIT SUMMARY - POWERED BY **EQUIFAX**

DATE GENERATED :

PERSONAL INFORMATION	RECORDED ADDRESSES	
SURNAME :	ADDRESS	SINCE
GIVEN NAME(S) :		
DATE OF BIRTH :		
SIN / SSN :		

INQUIRIES	RECORDED EMPLOYMENT			
LAST INQUIRY :	EMPLOYER	POSITION	SINCE	LAST CONFIRMED
TOTAL INQUIRIES :				
# OF FOREIGN INQUIRIES :				
WITHIN 12 MONTHS :				
WITHIN 36 MONTHS :				

CREDIT SCORE	TOTAL MONTHLY PAYMENTS
<b>C 588</b>	<b>\$34</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	1
<b>\$722</b>	PAST DUE AMOUNT	\$0
MAX LIMIT	LATE PAYMENTS	30 / 60 / 90 DAYS
<b>\$1,000</b>		0 / 0 / 0
% OF CREDIT USED	MONTHLY PAYMENTS	
<b>72%</b>	<b>\$34</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>\$13,859</b>		0 / 0 / 0
% OF CREDIT USED	MONTHLY PAYMENTS	
<b>0%</b>	<b>\$0</b>	

HIGH RISK FRAUD ALERTS	CREDIT RISK NOTES
N/A	<p>DESCRIPTION</p> <ul style="list-style-type: none"> <li>Too few accounts with recent payment information</li> <li>Amount owed on mortgage loans is too high</li> <li>Lack of recent revolving account information</li> </ul>

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#### QUESTIONS ABOUT THIS REPORT?

Customer Support is available daily, 8am-8pm EST  
**1-844-622-6759 support@naborly.co**

### RENTAL INFORMATION

Rental Address

Unit 100-100 Adelaide Street Toronto, ON, CA M5A 1M8

Lease Term

12 months

Desired Move-In Date

January 1, 2019

Agreed rent

\$ 2,000 per month

Share of Rent

\$ 2,000 per month

### APPLICANT'S INFORMATION

First Name

Jane

Middle Name

Last Name

Doe

Date of Birth

January 1, 1990

SIN / SSN

0000 00 0000

Phone

123-456-7890

Email

jane.doe@email.com

Does Jane have health insurance?

Yes. Employer

How does Jane commute?

Public Transportation

Has Jane ever been evicted from a rental property?

No.

Has Jane ever caused property damage

No. Bolt as a puppy had chewed the corner wall of the apartment entryway (while teething). I made sure to alert the landlord of the damage, and paid to have it repaired before moving out.

Has Jane been convicted of a crime/felony (other than a traffic ticket)?

No.

### ADDITIONAL OCCUPANTS

#### OCCUPANTS PAYING RENT

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

#### DEPENDANTS

NONE

#### PETS

NAME	TYPE	BREED	AGE	WEIGHT	TRAINED
Mr. Fluffy	Cat	British Shorthair	2	< 15lbs	Litter,Id

### RENTAL HISTORY

Current Address

Unit 100-100 Street Toronto, ON, CA M5A 1M8

Type of Housing

Apartment

Length of Stay

Jan 2016 - Present

Share of Rent

\$ 1,800 per month

Property Ownership

Rent.

Reason for Moving

End of Lease.

Landlord's Name

Landlord

Landlord's Phone

Landlord's Email

landlord@email.com

Permission to Contact

Yes.

Previous Address Unit 100-100 Street Toronto, ON, CA M5A 1M8	Type of Housing Apartment	Length of Stay Jan 2014 - Jan 2016	Share of Rent \$ 1,600 per month
Property Ownership Rent.			
Reason for Moving Better Neighbourhood/Property.			
Landlord's Name Landlord	Landlord's Phone	Landlord's Email landlord@email.com	
Notes			

Previous Address Unit 100-100 Street Toronto, ON, CA M5A 1M8	Type of Housing Apartment	Length of Stay Jan 2012 - Jan 2014	Share of Rent \$ 1,250 per month
Property Ownership Rent.			
Reason for Moving End of Lease.			
Landlord's Name Landlord	Landlord's Phone	Landlord's Email landlord@email.com	
Notes			

## FINANCIAL INFORMATION

Main Source of Income Employed / Self Employed	Declared Annual Income \$ 48996	Verified Annual Income \$ 48996
Has Jane ever declared bankruptcy? No.		

### CURRENT EMPLOYMENT (PRIMARY INCOME SOURCE)

Company Name Company A	Position/Title Marketing Manager	Work Address 100 Business Street Toronto, ON, CA	
Income Source Employed - Full Time	Income Type Salary	Duration of Employment Jan 2017 - Present	After Tax Income \$4083 per month
Supervisor's Name Manager	Supervisor's Phone	Supervisor's Email manager@email.com	Permission to Contact Yes.

### PREVIOUS EMPLOYMENT

Company Name Company B	Position/Title Assistant Marketing Manager	Work Address 100 Business Street Toronto, ON, CA	
Income Source Employed - Full Time	Income Type Salary	Duration of Employment Jan 2014 - Jan 2018	After Tax Income \$35000 annually

### PREVIOUS EMPLOYMENT

Company Name Company C	Position/Title Executive Assistant	Work Address 100 Business Street Toronto, ON, CA	
Income Source Employed - Full Time	Income Type Salary	Duration of Employment Jan 2010 - Jan 2014	After Tax Income \$35000 annually

GUARANTORS/GUARANTEE
NONE

## VEHICLE INFORMATION

VEHICLES
NONE

I, Jane Doe, 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. I agree to and request all credit reporting services, banks, court, tribunals, employers, and personal references to disclose any pertinent information about me.





Ontario

Enhanced Driver's Licence  
Permis de conduire plus

CAN



1,2 NAME/ NOM

DOE  
JOHN

3 123 ANY STREET  
TORONTO, ON, M0M 0M0

4d NUMBER/  
NUMERO

D6101 - 40706 - 60905

4a ISS/DEL

2009/04/23

4b EXP/ EXP.

2014/04/23

5 DD/REF

MZ2043307

16 HGT/HAUT. 178 cm

15 SEX/SEXE

M

9 CLASS/  
CATÉG.

G2

D6101-40706-60905  
1966/09/05

12 REST/  
COND.

J

3 DOB/ODN 1966/09/05

\*4980342\*

July 24, 2019

**Re: Verification of employment for Jane Doe**

To whom it may concern,

Jane Doe has been employed as a Marketing Manager at Company A since 2017.

Jane receives a salary of \$70,000 a year.

She works on a full-time basis.

If you require additional information, do not hesitate the contact me directly at [supervisor@email.com](mailto:supervisor@email.com) or 1.800.000.0000 Ext. 000.

Sincerely,

X

Supervisor X  
Human Resources  
Company A

Company A  
100 Business Street, Toronto, ON M5A 1M8  
1-800-000-0000



