



NATIONAL TENANT NETWORK



## NTN GUIDE



## A GUIDE TO NTN SERVICES for ACRE of Pittsburgh Members

### *Welcome*

*“Having the best product is not enough. Investors must identify with a company, its people and its products on an emotional level if they are to believe in and try something new. We endeavor to create relatable moments that communicate NTN’s uncommon understanding of real estate investment.”*

*Edward F. Byczynski  
Founder and CEO*



## WHAT IS TENANT SCREENING?

**TENANT OR RESIDENT SCREENING** is the general term used to describe the process of obtaining relevant credit and public record information by landlords and property owners in order to better evaluate a prospective tenant. The applicant's personal information is collected on the rental application, along with an authorization allowing the landlord to use this information in making a tenant selection.

Tenant screening companies, such as NTN, are strictly regulated under the terms of the Fair Credit Reporting Act. Anyone requesting consumer credit information about an applicant must show "permissible purpose" before receiving the records. There are three national credit bureaus providing this information: Equifax, Experian and TransUnion.

In addition to consumer credit information, tenant screening reports may also include criminal records, eviction records, sex offender registry searches, Patriot Act or OFAC searches and rental or employment verifications.



## WHY SCREEN PROSPECTIVE TENANTS?

**REAL ESTATE INVESTORS** often buy a property, repair or renovate and sell. It is the responsibility of the lender to determine if the prospective buyer meets all the relevant criteria. As a seller, once the buyer's check is in your hand, you don't worry about who is living in the house. It's no longer your responsibility. But what happens when the investment property doesn't sell? Or you decide to keep it for a few years before selling. Managing a rental property involves a commitment to property maintenance, record keeping, and above all, selection of the best possible tenant for the property. Selecting the best tenant protects your investment. Good tenants not only pay the rent on time, but are the onsite stewards for your property. If you select the wrong tenant, you run the risk of loss of income from unpaid rent, possible property damage or liability for the actions of your ill-advised choice of renters.

**FAIR HOUSING LAWS** are in place to prevent discrimination in housing transactions, including sale, rental or financing of property. The Fair Housing Act prohibits discrimination based on race, color, national origin, religion, sex, familial status and disability. Should you violate these laws as a landlord, whether intentionally or accidentally, you may be sued in



Federal Court and ordered to pay actual and punitive damages as well as attorney's fees and costs.

**CREDIT FRAUD & IDENTITY THEFT** are growing national problems. Millions of Americans fall victim to identity theft, crimes that cost them approximately five billion (\$5,000,000,000) dollars each year.

## WHY SCREEN WITH NATIONAL TENANT NETWORK?

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### NTN Technology Partners:

Carrington  
NRT  
Promas PM  
RentalHomePros  
Rentegration.com  
RentalAds.com  
Landlord.com

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NTN is the nation's largest privately held resident screening company. Since 1980, National Tenant Network has provided the industry's best possible data and has developed analytics that have been adopted by nearly every tenant screening company in the country. NTN's experienced staff works to protect real estate investment and improve the investor's bottom line from 20 regional offices nationwide.

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### Investment Goals:

Manage decision support  
Maximize the applicant pool  
Minimize liabilities  
Maximize net income  
Maintain asset value

Achieved with NTN reports  
and services

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## WHAT IS YOUR PLAN TO MINIMIZE INVESTMENT RISK?

Smart investors have a plan. NTN has been voted **Market Leader and Top Investment Brand** in 2011 and 2012 and received the **Essential Service Award** in 2013 from Personal Real Estate Investor Magazine.



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**Make NTN your partner today.**  
800-228-0989 [www.ntnonline.com](http://www.ntnonline.com)

## THE SOLUTION

### NTN DecisionPoint

Ensure sustained cash flow, profitability and growth  
*Making credit compliance easier*

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**NTN knows there are huge demands on managers and property owners today. Multiple decisions must be made about applicants in a limited time span—decisions critical to:**

- **protecting and growing your investment;**
- **serving your current residents, and**
- **minimizing daily management problems.**

**We work in partnership with our subscribers to prevent risk and protect assets.**

**Protecting and growing investments for**  
**Enterprise Level Managers**  
**Multi-Property Firms**  
**Public Housing Authorities**  
**Individual Landlords**

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In order to combat credit fraud and identity theft, subscribers who wish to continue to receive credit reports on their applicants are required to submit paperwork confirming their identity and business status. To make the process less cumbersome for its subscribers, National Tenant Network created NTN DecisionPoint.

Using *your* acceptance criteria, NTN DecisionPoint programming produces an applicant score, much like a credit score, and a corresponding rental recommendation. These are based on a thorough and objective analysis of both the applicant's credit record and his rental history, including evictions and lease violations.

NTN DecisionPoint provides subscribers with:

1. Verification of information on the rental application;
2. Proprietary NTN default acceptance standards to fully evaluate the applicant;
3. The ability to customize credit and tenant-performance settings to use your acceptance criteria;
4. A fair and meaningful score and rental recommendation;
5. A rejection letter, if applicable - fully compliant



- with the Fair Credit laws;
- 6. Alerts which call your attention to areas of concern;
- 7. A messages section to aid understanding of the reports results.

To assist you in identifying the more stable applicants, NTN DecisionPoint also examines **longevity of employment and longevity of residence**, ensuring a higher probability of overall resident retention.



Access No: XX 011

Order No: 3619419

Reference No: Rose Unit

**NTN DecisionPoint Plus**

INSTANT RESIDENT SELECTION SYSTEM

Screened For: XX 011 - NTN Inc

01/10/2013

**Applicant Information**

Consumer, Jonathan Quincy      SSN \*\*\*-\*\*-1111      Income \$2,000.00      Rent \$500.00  
 1014 William St      DOB 10-Jan-1951      Months at Residence 24  
 Elizabeth, NJ 07201      Months at Employment 21

**Rental Recommendation** - Based on subscriber's employment, residency and applicant score acceptance criteria.**Reject Applicant**

Rent to Income - Accept Applicant  
 Eviction Filing - Applicant fails eviction criteria  
 Score - Reject Applicant  
 See rejection letter for details

**Analysis Results**

Rent to Income Multiple <b>Exceeds Requirement</b>	Time at Residence <b>Exceeds Requirement</b>	Time at Employment <b>Exceeds Requirement</b>	Applicant Score <b>55</b>
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**Verification of Applicant Information**

Applicant has credit report: **Yes**  
 Applicant social security number matches credit report: **YES-Addn'l SSN**  
 Applicant date of birth matches credit report: **No**  
 Applicant current address matches credit report: **Yes**  
 Applicant previous address matches credit report: **No**  
 Report of Credit Fraud found: **Yes**

Any item marked YES should be verified with the applicant

**Additional Addresses** see NTN Tenant Performance Profile

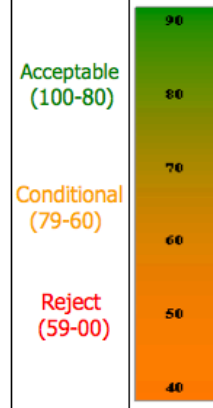
2 Johnson Ave, Cape May NJ 08210

214 68th St Guttenberg NJ 07093

**Additional Names (aliases)** see NTN Tenant Performance Profile

Consumer, Jon

Quincy, Jonathan

**Alert Messages**

Current Address - verify entered address with applicant

**Fraud detected - see Additional Information in File below**

ADDITIONAL SSN: \*\*\*-\*\*-7891

**Tenant Performance Information** see NTN Tenant Performance Profile

Name/Location	Date	Information Reported
Consumer, Jonathan	10-May-2008	Apartment Damage, Eviction Filing Required

**Public Records** see NTN Tenant Performance Profile

Action	Date of Filing	Disposition
Consumer, Jonathan (214 68th St)	08-May-2008	Judgment for Plaintiff \$1,000

**\* Additional NO EXACT MATCH Records - See NTN Tenant Performance Profile****Additional Information in File**

(Experian) 1 item closed by consumer

(Experian) Bankruptcy, Chapter 13-Filed

(Experian) Fraud Victim Alert: \*\*HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02. (FACT ACT)

**Messages**

Eviction filing caused the NTN DecisionPoint score to be reduced by 20 points

Tenant Performance caused the NTN DecisionPoint score to be reduced by 10 points

**Custom Criteria Used in Calculating the NTN DecisionPoint Score**

If present, medical collections are ignored

End of NTN DecisionPoint





# THE SOLUTION

## PART TWO

### NTN TENANT PERFORMANCE PROFILE

Addresses the four most costly application misrepresentations

As the nation's oldest, national resident screening company, NTN serves subscribers nation-wide from over 20 regional offices. Every member of our team is focused on a single goal: to help property owners and managers make the best leasing decisions possible - time after time and without fail.

There are huge demands on managers and property owners today. Multiple decisions must be made about applicants in a limited time span - decisions critical to protecting and growing your investment.

At NTN we are redefining what you can expect from a resident screening service. No matter what your level of inquiry or management responsibility, NTN delivers solutions that meet your specific requirements.

NTN DecisionPoint is accompanied by the **NTN Tenant Performance Profile**, which provides:

1. A detailed listing of national evictions
2. Previous Lease violations and tenant-worthy ratings involving your applicant
3. Your applicant's screening history and SSN check
4. Current and previous landlord identification
5. A terrorist (OFAC) search

Research conducted by the Corporate Headquarters of NTN, Inc. shows that investors in rental real estate lose over twelve billion (\$12,000,000,000) dollars a year to incidents of evictions, skips and damages in each incident which are over and above standard wear and tear.



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## **NTN Tenant Performance Profile**

Screened For: XX 011 - NTN Inc  
01/10/2013

### **Applicant Information**

Consumer, Jonathan Quincy  
1014 William St  
Elizabeth, NJ 07201

SSN \*\*\*-\*\*-1111  
DOB 10-Jan-1951

### **Additional Addresses**

2 Johnson Ave, Cape May NJ 08210  
214 68th St Guttenberg NJ 07093

**Names Screened:** Consumer, Jon\*; Quincy, Jon\*

**Databases for Search:** National; Southeastern Pennsylvania/New Jersey

### **Eviction Filing Data**

*All Civil Court Records are filed by NAME ONLY. This makes it impossible to be certain that the following filings involve your applicant. Please call the plaintiff listed for more information.*

08-May-2011 Case Number: LT00657308  
Def: Consumer, Jonathan  
Pla: Arbour Village 215-654-3434

Judgment for Plaintiff \$1,000  
214 68th St Guttenberg NJ 07093  
County: Hudson

01-Aug-2012 Case Number: 123456789  
Def: Consumer, Jonathan  
Pla: Sipe, Diesel 925-123-4567  
Atty: Smith, Lucky 215-385-4568

Dismissed+  
123 Main Street Turnersville, NJ 08012  
County Camden

### **Tenant Performance/Lease Violations**

Consumer, Jonathan SSN: \*\*\*-\*\*-1111  
Subscriber: Arbour Village  
01-May-2011 Apartment Damage  
01-May-2011 Eviction Filing Required

214 68th St Guttenberg NJ 07093  
Phone: 215-654-3434

### **Use of Applicant's SSN in Previous Screening**

*NTN previously screened an applicant using this SSN. If the name below does not match your applicant's, ask to see your applicant's SSN card.*

05-June-2009 Consumer, Jonathan  
21-Apr-2009 Consumer, Jonathan

Arbour Village, NJ 215-654-3434  
Camden City COOP, NJ 215-456-7890

### **Landlord Identification**

*NTN suggests that this is the actual Property Owner for the address screened. NTN recommends that you contact them for a complete rental history on your applicant.*

#### **Address Screened**

1014 William [072]  
Landlord: Dufresne Commons  
Phone: 987-654-3210

#### **Database Used**

Southeastern Pennsylvania/New Jersey

126 Main St Elizabeth, NJ 07201  
Date Verified: 12-Jun-2010

### **Terrorist Database Search**

Name: Jonathan QUINCY CONSUMER  
Known ID's: Passport 67020296 Colombia, Cedula No. 67020296 Colombia  
Program: SDNT  
Date of Birth: 24 Aug 1978  
Known Addresses: c/o AMPARO R. DE GIL Y CIA. S.C.S.  
Cali Colombia



# THE SOLUTION

## PART THREE

### NTN SECURELEASE

#### **The Application: Apply with Online Convenience.**

With NTN SecureLease, applicant information is captured **ONE TIME**, eliminating the time associated with duplicate entry and reducing the opportunity for errors.

#### **Application Fees collected at your option**

Enable “NTN Collect” and rental application fees are instantly placed into your account.

#### **Customized, Comprehensive Screening**

Completed in 15 seconds. Applicants, Co-Applicants, Co-Signers screened and scored simultaneously and a recommendation made for the group and each individual.

#### **Lease Creation & Delivery**

Completed State specific leases ready for e-mailing to the approved applicant(s).

**Have a Website?** For subscribers with a website and who post vacant units, NTN SecureLease setup creates a link to allow applicants to “apply online” and true, multi-part, online applications are at both your and your applicants fingertips.

- Enhance your image.
- Make it easier than ever for applicants to apply with you.

**Don't have a Website?** You can enter the applicant information right from the NTNOnline website. Or better yet, enter the applicant's e-mail address and NTN SecureLease will send an automated e-mail message to the applicant including a link to the online application – 24/7 worldwide. What could be easier?

**Applicant **CLICKS** once. Rental application appears.**  
***Get applications for your vacancies all day, every day!***





PRODUCT	PRICING	Scope of Search * Inspection required ** Merchant service costs apply
<b>NTN Tenant Performance Report</b>	\$9.50	Addresses major application misrepresentations. This report includes National Eviction Data, Lease Violations, SSN Fraud Check, Landlord identification and OFAC searches. All alias names screened at no additional cost.
Credit Report	\$9.50	Provides a complete credit history including payment patterns, alias names, other addresses, collections, judgments and public records.
Combined	\$18.50	
Instant Statewide Criminal Search	\$17.00	Searches contain criminal record information from various reporting agencies throughout a single state. Agencies may include the Administrative Office of the Courts, Department of Corrections, Sex Offender Registries and County Courts.
Instant Nationwide Criminal Search	\$20.00	A comprehensive database search including a 50 State National Sex Offender Registry Search and an Instant 42 Statewide Criminal Search. Not all States report felony/misdemeanors. All alias names screened at no additional cost.
<b>RECOMMENDED</b>		
<b>NTN DecisionPoint</b> Rental Recommendation & Applicant Scoring Report. Includes NTN Tenant Performance Profile & Nationwide criminal report --- OR	\$19.50	Designed by NTN to solve the need to safeguard sensitive consumer data this report provides a thorough analysis of the applicant's Tenant Performance and credit history. Acceptance standards are customizable for each rental community or subscriber. The retail credit report is <u>not</u> provided to the end-user with this report. Inspection is not required.
<b>NTN DecisionPoint Plus</b> Rental Recommendation & Applicant Scoring report. Includes NTN Tenant Performance Profile, Nationwide criminal report and applicant's credit report.	\$19.50	See description for NTN DecisionPoint. The credit report is provided to the end-user with this report.
<b>NTN SecureLease</b>	No Charge	Online, multipart rental application, collection of fees & completed lease delivered to the applicant.
<b>ADDITIONAL SERVICES</b>		
Landlord or Employment Verifications	\$15.00	Verification of employment and rental histories.
Social Security Number Trace	\$5.00	Date on and state from which the SSN was issued. Notification if SSN belongs to a deceased individual. Provides list of known addresses.
Full Service	\$55.00	Includes Credit Report, Tenant Performance, Landlord and Employment Verifications. (The credit report can be replaced with a DecisionPoint or DecisionPoint Plus report)
Lifetime Subscription Fee	Waived for ACRE	Use the special offer code "ACRE" when subscribing online

**Please Note:**

Volume Discounts may apply.

Report charges may vary slightly depending upon rental property location.



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Delivery of credit reports requires FULL CREDENTIALING including a credit bureau required physical inspection of your office. Cost of the inspection is paid to the inspection company.