

PREPARED EXCLUSIVELY FOR

LANDLORD: JOE LANDLORD

FAX: 555-123-4567

DATE: 11/21/2006

APPLICANT IDENTITY & EMPLOYMENT

APPLICANT: JANE APPLICANT

SOC SEC: 123-45-6789

While the information contained in this report is deemed to be reliable, AmerUSA strongly encourages all landlords to ask each applicant to produce a government issued photo identification. It is then recommended to make a photocopy for your records. If any of the information below states "NOT VERIFIED" this means that AmerUSA could not find a match on file. It is possible that your applicant's information may not have been updated. We recommend asking your applicant for supporting documentation.

ADDRESS: VERIFIED

EMPLOYMENT: NOT VERIFIED

SOC SEC: VERIFIED

If employment states "not verified," this does not always mean the applicant is unemployed or working for another company. It is recommended you contact the employer to verify the applicant's current employment.

PUBLIC RECORDS & DEROGATORY ACCOUNTS

This section contains information as to whether or not there has been the occurrence of any of the items listed below in the past seven years. Note: Unpaid tax liens stay on indefinitely, Chapter 7, 11, 12 or 13 bankruptcy filings stay on file for ten years.

BANKRUPTCY: NO

COLLECTION ACCTS: NO

JUDGMENTS: NO

PAST DUE ACCTS: NO

LIENS: NO

HIGH RISK FRAUD ALERT: NO

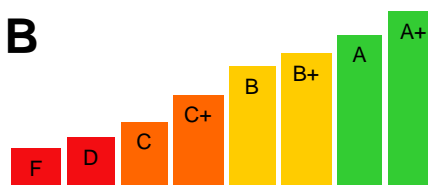
RECOMMENDATION

RATING*: **GOOD**

GRADE: **B**

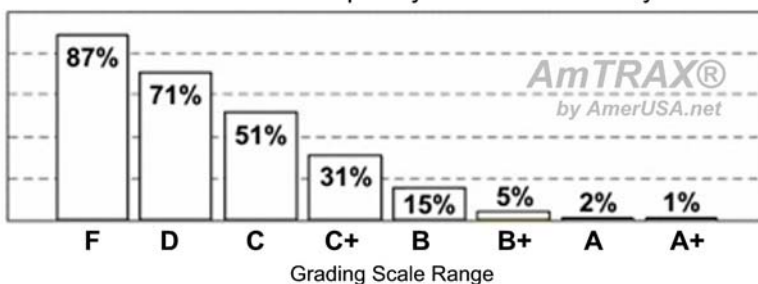
FINDINGS: SEE DEFINITIONS ON NEXT PAGE

THE AVERAGE CONSUMER HAS A "GOOD" RATING WITH A "B" GRADE



AmTRAX® GRADING SCALE

The rate of future delinquency over the next two years.



Grade	Credit Score Range
A+.....	800-850
A.....	750-799
B+.....	700-749
B.....	650-699
C+.....	600-649
C.....	550-599
D.....	500-549
F.....	350-499

According to accepted industry standards, consumers who grade **C** or below have a delinquency rate of **51%**. This means that for every 100 borrowers in this range, approximately **51** will default on a loan, file bankruptcy, or fall 90 days past due on at least one account in the next two years. *AmerUSA only approves of applicants with a rating of EXCELLENT or GOOD.



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Rating Definitions

RATING	DESCRIPTION	RENTAL PAYMENT	SECURITY DEPOSIT
EXCELLENT*	Applicant has demonstrated a strong ability to satisfy creditor obligations.	LAST MO: OPTIONAL	DEPOSIT: OPTIONAL
GOOD*	Applicant has demonstrated a good ability to satisfy creditor obligations.	LAST MO: OPTIONAL	DEPOSIT: OPTIONAL
FAIR:	Applicant falls below national average for creditworthiness and may be a credit risk.	LAST MO: SUGGESTED	DEPOSIT: OPTIONAL
POOR:	Applicant is statistically considered a high risk for future delinquency on existing obligations.	LAST MO: SUGGESTED	DEPOSIT: SUGGESTED
NO RATING:	Applicant has an insufficient credit history. Please verify all personal references.	LAST MO: SUGGESTED	DEPOSIT: SUGGESTED
NO RECORD:	No record is on file for your applicant. May not have established any credit history or the input SSN may be incorrect. Please verify with the applicant that the correct information was provided (e.g., ask to see an SSN card).	LAST MO: SUGGESTED	DEPOSIT: SUGGESTED

Grade Definitions

Grade	DESCRIPTION	MIN SCORE	MAX SCORE
A+*	Applicant has demonstrated an excellent ability to satisfy creditor obligations.	FROM: 800	TO: 850
A*	Applicant has demonstrated an excellent ability to satisfy creditor obligations.	FROM: 750	TO: 799
B+*	Applicant has demonstrated a good ability to satisfy creditor obligations.	FROM: 700	TO: 749
B*	Applicant has demonstrated a good ability to satisfy creditor obligations.	FROM: 650	TO: 699
C+:	Applicant falls below national average for creditworthiness and may be a credit risk.	FROM: 600	TO: 649
C:	Applicant is statistically considered a high risk for future delinquency on existing obligations.	FROM: 550	TO: 599
D:	Applicant is statistically considered a high risk for future delinquency on existing obligations.	FROM: 500	TO: 549
F:	Applicant is statistically considered a high risk for future delinquency on existing obligations.	FROM: 350	TO: 499
NA:	Applicant cannot be graded either due to no rating or no record. See rating definitions.		

END OF REPORT Note: Criminal records and other searches will follow under separate cover within their specified times.