NOTICE: Required notices and receipts to be given to the applicant(s) are included at the end of this printout.

Rental Report for Freddy Mouse

Overall Recommendation

DECLINE

This application does not meet one or more of your requirements that is set to "Pass/Fail". This recommendation has been automatically set to Decline. The Overall Recommendation was derived solely from your community's leasing criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Freddy Mouse: DECLINE			
		Importance	Result
Monthly income to rent ratio exceeds 2.5		Extremely	4
Gross monthly income after rent and estimated debt exceeds \$1,000.00		Extremely	
Maximum percentage of past due negative accounts is less than 25.0%		Moderately	*
Unpaid collections and grossly delinquent past due balances do not exceed \$	200.00	Moderately	*
May have been through a bankruptcy		Very	*
No Landlord Tenant Court records or unpaid landlord collections		Pass/Fail	-
Criminal History: Felony Convictions		Pass/Fail	P
Total Considered Felony Convictions	None	Pass/Fail	P
Alcohol	None ever	Pass/Fail	*
Bad Check	None ever	Pass/Fail	4
Criminal Other	None ever	Pass/Fail	*
Drug Manufacture Distribution	None ever	Pass/Fail	-
Drug Marijuana Use	None ever	Pass/Fail	-
Drug Meth Manufacture	None ever	Pass/Fail	4
Drug Use	None ever	Pass/Fail	4
Fraud	None ever	Pass/Fail	4
Government Obstruction	None ever	Pass/Fail	4
Kidnapping	None ever	Pass/Fail	4
License	None ever	Pass/Fail	4
Motor Vehicle	None ever	Pass/Fail	4
Property Destruction	None ever	Pass/Fail	4
Property Other	None ever	Pass/Fail	4
Property Theft	None ever	Pass/Fail	-
Prostitution	None ever	Pass/Fail	•
Sex Offense Coerced	None ever	Pass/Fail	4
Sex Offense Willful	None ever	Pass/Fail	4
Society Other	None ever	Pass/Fail	•
Violent Fatal	None ever	Pass/Fail	•
Violent Non Fatal	None ever	Pass/Fail	*





Weapons	None ever	Pass/Fail	*
Wildlife	None ever	Pass/Fail	•
Criminal History: Misdemeanor Convictions		Pass/Fail	-
Total Considered Misdemeanor Convictions	None	Pass/Fail	-
Alcohol	None ever	Pass/Fail	-
Bad Check	None ever	Pass/Fail	-
Criminal Other	None ever	Pass/Fail	-
Drug Manufacture Distribution	None ever	Pass/Fail	-
Drug Marijuana Use	None ever	Pass/Fail	-
Drug Meth Manufacture	None ever	Pass/Fail	-
Drug Use	None ever	Pass/Fail	-
Fraud	None ever	Pass/Fail	-
Government Obstruction	None ever	Pass/Fail	-
Kidnapping	None ever	Pass/Fail	-
License	None ever	Pass/Fail	*
Motor Vehicle	None ever	Pass/Fail	-
Property Destruction	None ever	Pass/Fail	-
Property Other	None ever	Pass/Fail	-
Property Theft	None ever	Pass/Fail	-
Prostitution	None ever	Pass/Fail	-
Sex Offense Coerced	None ever	Pass/Fail	-
Sex Offense Willful	None ever	Pass/Fail	-
Society Other	None ever	Pass/Fail	-
Violent Fatal	None ever	Pass/Fail	-
Violent Non Fatal	None ever	Pass/Fail	-
Weapons	None ever	Pass/Fail	-
Wildlife	None ever	Pass/Fail	-
ls not a registered sex offender	·	Pass/Fail	4

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations.

El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.

WARNINGS

This is a demonstration screening and this information does not correspond to this applicant. The SSN you entered, 999-99-9999, is used for demonstration purposes. This will generate a sample screening report at no charge and any associated documents contain a SAMPLE watermark.

SPECIAL CONDITION: misdemeanor found

On-Site.com identified a misdemeanor on this report. This recommendation has been automatically set to Decline.

SPECIAL CONDITION: felony found

On-Site.com identified a felony on this report. This recommendation has been automatically set to Decline.

Identity	From Application
Name:	Freddy Mouse
SSN:	999-99-****
Birth Date:	1/**/1990
Death Date:	

Addresses	From Application
	500 Race Street San Jose, CA 95126 - US

Employment	From Application
Applicant:	UX Designer
	Acme, Co.
	\$10,000.00/Mo. Total monthly Income: \$10,000.00

Criminal History					
Requested For		Location Searched	Period Searched Requested Returned		
Freddy Mouse		Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	4/6/2010 - 4/6/2017	4/6/2017	4/7/2017
Case Number	County	Name on Record	Charges		
Z946674	Santa Clara, CA	FREDDY MOUSE	9/28/2014 - Felony (Guilty) ASSAULT WITH FIREARM		
Case Number	County	Name on Record	Charges		
OROJINDCLTT901:	27 S anta Clara, CA	FREDDY MOUSE	1/13/2012 - Misdemeanor (Guilty)		
			FISHING W/OUT A LICENSE		
Case Number	County	Name on Record	Charges		
CR00-09568307304	4 \$ anta Clara, CA	MOUSE, F	12/6/2012 - Misdemeanor (Guilty)		
			ATTEMPT DRUNK DRIVING - BLOOD ALCOHOL 0.08% OR MORE		

National Sex Of	fender Reg	istry History
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 Requested For
 Date Requested
 Date Returned

 Freddy Mouse
 4/6/2017
 4/6/2017

Results

No Records Found

Landlord Tenant Court Records

There were no previous Landlord Tenant Court records found.

OFAC SDN/Terrorist Watchlist Search		
Requested For	Results	Returned
Freddy Mouse	No records found	4/6/2017

Summary of Applicant Screening

Credit Bureau Records

Current and closed credit accounts

Payment history

Bankruptcy and public records

Identity Confirmation and Fraud Alert

Name, social security number, addresses and phone numbers cross-checked with local and national databases.

OFAC SDN/Terrorist Watchlist Search

Name cross-checked with the Office of Foreign Assets Control of the US Department of the Treasury database of Specially Designated Nationals.

Criminal Records

Over 500,000,000 records in 55 states searched

Registered Sex Offender Records

Over 500,000 records in 50 states searched

Landlord/Tenant Records

Over 3,000,000,000 court records from 50 states searched

Resident Report Card (TM) database searched (real-time reviews of tenants)

Bankruptcy Records Search

One or more bankruptcy records were found for this applicant.





Premium Address Searching (Additional addresses located and cross-checked in the following databases)
Credit bureau address history
Drivers license registration (14 states)
Hunting/fishing licenses (23 states)
Liens/judgments (37 states)
Marriage/divorce records (9 states)
Motor vehicle/driving records (19 states)
Phone directories (50 states)
Professional licenses (48 states)
Property assessments (49 states)
State/county/federal court records (48 states)
Voter registration (20 states)
Warranty registration

Give To Applicant

RECEIPT FOR APPLICATION FEE

Applicant:	Applicant Address:	Date:
Freddy Mouse	500 Race Street, San Jose, CA 95126	April 7, 2017
Requested By:	Apartment Address:	
560 Race St	-	

Application Fee - Description	Amount
Application fee for Freddy Mouse	\$40.00
Payment - Thank You	-\$40.00
Total Due Applicant:	\$0.00

The following charge(s) will appear on your card statement as "560 Race St"

Application Fee - Charge Details			
Name on Card	Account Number	Reference Number	Authorized
Jim Jones	XXXXXXXXXXXX1111	3850421	\$40.00
Transaction	Transaction Date		Charged
fake_ch_UZhcOy1YCa9rOgmg0Qg=	4/6/2017 11:06 AM PDT		\$40.00

Application Fee - Charge Details			
Name on Card	Account Number Reference Number		Authorized
Jim Jones	XXXXXXXXXXX1111	3850531	\$40.00
Transaction	Transaction Date Charged		
fake_ch_qz/6Dd4LtHUaclMsThw=	4/6/2017 11:16 AM PDT \$40.00		

Itemized Property Expenses	Amount
Total Property Expenses:	\$0.00



Give To Applicant

NOTICE OF REQUESTED SCREENING REPORTS

Applicant:	Applicant Address:		
Freddy Mouse	500 Race Street, San Jose, CA 95126		
Owner/Agent:	Address:		
560 Race St	560 Race St, San Jose, CA 95126		
Phone Number:	Fax Number:		
(999) 999-9991	() -		
Owner/Agent requested the following consumer	er reports on the dates listed below. These reports may provide information regarding the		

Owner/Agent requested the following consumer reports on the dates listed below. These reports may provide information regarding the consumer's character, general reputation, personal characteristics and mode of living. These reports are being processed by On-Site Manager, Inc., 307 Orchard City Drive, Suite 110, Campbell, CA 95008, (877) 222-0384.

Requested	Type of Report
April 6, 2017	Criminal Background Search (AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY)
April 6, 2017	Unlawful Detainer (Landlord Tenant Court Records) Search

If you would like a copy of the report(s), please check the box below, and return it to the Owner/Agent at the Address listed above. The report will be sent to you within three business days of receipt.

\Box	Yes.	please	send i	me a	conv	of the	reports	listed	above.
_	1 63,	picasc	SCHU I	nic a	CODY	OI LIIC	I CDOI LO	113164	above.

Send Reports To Address (if different than above):			
City:	State:	ZIP Code:	

Return this form to <u>560 Race St, San Jose, CA 95126</u> to receive a copy of these reports.

This notice has been provided in compliance with California Civil Code Section 1786.16(a)(3), which requires that a consumer be notified in writing regarding any report which may be construed as an investigative consumer report that is requested for the purpose of evaluating their ability to hire a dwelling unit.

As required by California Civil Code Section 1786.22, the agency listed above shall supply files and information relating to these investigations during normal business hours and on reasonable notice. Files maintained shall be made available for the consumer's visual inspection either: (1) by certified mail, pursuant to a written request, with proper identification, for copies to be sent to a specified addressee; (2) by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, is prepaid by or charged directly to the consumer; or (3) in person, upon furnishing proper identification. "Proper identification" shall mean identification generally deemed sufficient to identify a person, including a valid driver's license, social security account number, military identification card and credit card. Only if the consumer is unable to identify himself with the foregoing information may the agency require additional information concerning the consumer's employment, personal or family history. The agency shall provide a written explanation of any coded information contained in the files maintained on a consumer that is to be distributed whenever a file is provided to a consumer for visual inspection. The consumer shall be permitted to be accompanied by one other person of his choosing, who shall also furnish reasonable identification. The agency may require the consumer to furnish a written statement granting permission to the agency to discuss the consumer's file in such person's presence. There may be a fee associated with said disclosures.

(Freddy Mouse)		Dat



Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies (CRA's). There are many types of CRA's, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

You may have additional rights under Maine's FCRA, Me. Rev Stat. Ann. 10, Sec 1311 et seq.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a CRA (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - A person has taken adverse action against you because of information in your credit report;
 - You are the victim of identify theft and place a fraud alert in your file;
 - Your file contains inaccurate information as a result of fraud;
 - You are on public assistance;
 - You are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty CRA's. See www.consumerfinance/learnmore for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance/learnmore for an explanation of dispute procedures.
- CRA's must correct or delete inaccurate, incomplete or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **CRA's may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A CRA may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

- You may seek damages from violators. If a CRA, or, in some cases, a user of consumer reports or a furnisher of information to a CRA violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights. contact::

your state Attorney General. For informa TYPE OF BUSINESS:	CONTACT:
1.a. Banks, saving associations, and	a. Bureau of Consumer Financial
credit unions with total assets of over	Protection
\$10 billion and their affiliates.	1700 G Street NW
•	Washington, DC 20006
b. Such affiliates that are not banks,	_
savings associations, or credit unions	b. Federal Trade Commission:
also should list, in addition to Bureau:	Consumer Response Center – FCRA
	Washington, DC 20580
2. To the extent not included in items	(877) 382-4357
2. To the extent not included in item above:	a. Office of the Comptroller of the Currency- Customer Assistance Group
above.	1301 McKinney Street, Suite 3450
a. National banks, federal savings	Houston, TX 77010-9050
associations, and federal branches	110uston, 1x 77010-9030
and federal agencies of foreign banks	b. Federal Reserve Consumer Help
b. State member banks, branches and	Center
agencies of foreign banks (other than	P.O. Box 1200
federal branches, federal agencies,	Minneapolis, MN 55480
and insured state branches of foreign	c. FDIC Consumer Response Center
banks), commercial lending	1100 Walnut Street, Box #11
companies owned or controlled by	Kansas City, MO 64106
foreign banks, and organizations	•
operating under section 25 or 25A of	d. National Credit Union
the Federal Reserve Act	Administration - Office of Consumer
	Protection (OCP)
c. Nonmember Insured Banks,	Division of Consumer Compliance and
Insured State Branches of Foreign	Outreach (DCCO)
Banks, and insured state savings	1775 Duke Street
associations	Alexandria, VA 22314
d. Federal Credit Unions	
3. Air carriers	Asst. General Counsel for Aviation
	Enforcement & Proceedings
	Department of Transportation
	400 Seventh Street SW
	Washington, DC 20590
4. Creditors Subject to Surface	Office of Proceedings, Surface
Transportation Board	Transportation Board
	Department of Transportation
	1925 K Street NW
	Washington, DC 20423
5. Creditors Subject to Packers and	Nearest Packers and Stockyards
Stockyards Act	Administration area supervisor
6. Small Business Investment	Associate Deputy Administrator for
Companies	Capital Access
,	United States Small Business
	Administration
	406 Third Street, SW, 8th Floor
	Washington, DC 20416
7. Brokers and Dealers	Securities & Exchange Commission
	100 F St NE
	Washington, DC 20549
8. Federal Land Banks, Federal Land	Farm Credit Administration
Bank Associations, Federal	1501 Farm Credit Drive
Intermediate	McLean, VA 22102-5090
Credit Banks,	
and Production Credit Associations	
9. Retailers, Finance Companies, and	FTC Regional Office for region in
All Other Creditors Not Listed Above	which the creditor operates or
	Federal Trade Commission: Consumer
	Response Center – FCRA
	Washington, DC 20580
	(877) 382-4357
	(0//) 302-433/



Renter Relations 307 Orchard City Drive | Suite 110 | Campbell, CA 95008 Live Help: www.RenterRelations.com

Fair Credit Reporting Act Disclosures

Information on file: On-Site does not maintain a file on you. We are a reseller of credit and public records information, and all of that information comes from sources outside On-Site. That means that each time we generate a new report for a housing provider, we go to our outside sources for that information and pass it on in the form of our report to the housing provider. We do not generate reports from our own data because we maintain no data—it all comes from third parties.

Sources of the information in our report:

Any credit information in our report is provided to us by one or more of the credit bureaus listed below. Our report will indicate the credit bureau where On-Site requested credit information about you.

- Equifax, Inc.: P.O. Box 740256, Atlanta, GA 30374-0241; toll free: (800) 685-1111
 http://www.equifax.com/online-credit-dispute
- Experian, Inc.: P.O. Box 2002, Allen, TX 75013; toll free: (888) 397-3742 http://www.experian.com/disputes
- TransUnion, LLC: P.O. Box 1000, Chester, PA 19022; toll free: (800) 916-8800 http://www.transunion.com/corporate/personal/creditDisputes.page

If our report indicates that we requested information about possible criminal records or landlord tenant court records, please contact us at (866) 266-7483 and our Renter Relations team will provide information about our sources to you.

Previously reports: On-Site is unable to identify companies or persons who have previously requested a report about you for employment purposes or any other purposes because On-Site does not maintain a file on you.

Dates, original payees, and amounts of bad checks on file: On-Site does not maintain information about bad checks.

Your number of credit inquiries within the preceding year: If a housing provider requested credit information about you, the number of credit inquiries made about you in the past year is located at the bottom of our report. Housing providers do not use credit inquiry information in our report as a factor when they make their decisions.

Credit Scores: You have the right to request and obtain a credit score; however, On-Site does not generate or maintain credit scores. If a housing provider created or used a credit score in making a decision about you, the score will appear in the adverse action notice that the housing provider generated and provided to you, or it will be a credit score from FICO that appears in our report.

A Summary of Your Additional Rights in California

You have the right to obtain a copy of your credit report. There is no fee if you have been turned down for credit, employment, insurance, or rental housing because of information in your credit report within the last 60 days. The credit reporting agency (CRA) must assist you if you need help interpreting your report. You have a right to dispute inaccurate information; however, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the federal Fair Credit Reporting Act, the CRA must remove accurate, negative information from your report only if it is more than seven years old (bankruptcies and unpaid tax liens may remain on your file for up to 10 years). If you notify the CRA that you dispute the accuracy of information in your report, they must then investigate within 30 business days and modify or remove inaccurate information at no charge. Provide all pertinent information to the CRA, and copies of documents that prove your claim. If an investigation does not resolve the dispute to your satisfaction, you may request that a brief statement be added to your file explaining why you think the information is inaccurate. You also may contact the credit grantor directly to dispute the information. You have a right to receive a record of all inquiries relating to a credit transaction initiated during the 12 months preceding your request.

You have a right to bring civil action against anyone, including a CRA, who improperly obtains access to your file, knowingly or willfully misuses file data, or fails to correct inaccurate data.

You may request that the information in your file not be provided to a third party for marketing purposes.

You have a right to place a fraud security alert on your credit report that alerts anyone who reviews your credit information that your identity may have been used without your consent.

Recipients of your credit report are required to take reasonable steps, including contacting you at your telephone number if you provided one with your fraud alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The alert may prevent credit, loans, and services from being approved in your name without your consent. However, the alert may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transactions, or other services, including extension of credit or services at point of sale. You may request or renew a security alert at the conclusion of the 90-day alert period.

You have a right to obtain a free copy of your credit report at the conclusion of the 90-day alert period by renewing your alert or by writing to the credit reporting agency within 30 days after the alert expires. You have a right to place a "security freeze" on your credit report, which will prohibit a CRA from releasing any information in your credit report without your express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of subsequent requests or applications regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including extension of credit or services at point of sale.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze

P.O. Box 105788 Atlanta, GA 30348 (800) 685-1111 https://www.freeze.equifax.com

Experian Security Freeze

P.O. Box 9554 Allen, TX 75013 (888) 397-3742

https://www.experian.com/freeze/center.html

TransUnion LLC

P.O. Box 2000 Chester, PA 19022-2000 (888) 909-8872

www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

If you are a victim of identity theft and provide a copy of a valid police report and a notarized identity theft complaint and affidavit (see https://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf), you have the right to request that any information listed on the report as allegedly fraudulent be blocked so that it cannot be reported. Information may be unblocked due to material misrepresentation of the facts, or if you agree that the information is blocked in error, or if you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. The CRA must promptly notify you if the information is unblocked. You are additionally entitled to one free copy of your credit report each month for up to 12 consecutive months following the date of the police investigative report.

California notice of your rights to request and obtain your credit score

You have the right to request and obtain your credit score if one was provided with On-Site's report.

A credit score is a numerical value or a categorization derived from a statistical tool or modeling system used by a person who makes or arranges a loan to predict the likelihood of certain credit behaviors, including default. The numerical value or the categorization derived from this analysis may also be referred to as a "risk predictor" or "risk score." "Credit score" does not include any mortgage score or rating of an automated underwriting system that considers one or more factors in addition to credit information, including, but not limited to, the loan to value ratio, the amount of down payment, or a consumer's financial assets. "Credit score" does not include other elements of the underwriting process or underwriting decision.

Your credit score report must contain:

- Your current credit score or your most recent credit score that was previously calculated by Experian for a purpose related to the extension of credit
- The range of possible credit scores under the model used
- All the key factors (up to four) that adversely affected your credit score, listed in the order of their importance based on their effect on the credit score
- The date the credit score was created
- The name of the person or entity that provided the credit score or credit file upon which the credit score was created