### **California Required Notices**

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 investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

### Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

# Rental Report for Jay Janodia

Identity	From Application	From Equifax	From RentBureau
Name:	Jay Janodia	JAY JANODIA	Jay Janodia
SSN:	341-94-***	341-94-***	XXX-XX-XXXX
Birth Date:	1/**/1998	1/**/1998	
Driver's License #:	Y1443579 / CA		

Addresses	From Application	From Equifax	From RentBureau
	1035 Aster Ave Apt. 1198 Sunnyvale, CA 94086 - US	1035 ASTER AVE. 1198 SUNNYVALE, CA 94086 (Applicant) Reported 11/2023	
		431 EL CAMINO REAL APT 1321 SANTA CLARA, CA 95050 (Applicant) Reported 11/2023	
		232 MEADOW PINE PL. SAN JOSE, CA 95125 (Applicant) Reported 8/2023	
		1900 FOXHUNT LN. G BLACKSBURG, VA 24060 (Applicant) Reported 11/2022	





Employment	From Application	From Equifax	From RentBureau
Applicant:	Software Dev Engineer Elegen \$8,856.00/Mo. Total monthly Income: \$8,856.00		

Criminal and Other Public Records								
Requested For	Location Searched	Period Searched	Requested	Returned				
Jay Janodia	Multistate Search	11/21/2016 - 11/21/2023	11/21/2023	11/21/2023				
Results	•	•						
No Records Found								

## **Landlord Tenant Court Records**

There were no previous Landlord Tenant Court records found.

Restricted Person Search		
Requested For	Requested	Returned
Jay Janodia	11/21/2023	11/21/2023
Results	•	<u>.</u>
No Records Found		

## **Rental History Records**

## From Equifax

There are no rental history records on file with Equifax

From RentBureau							
Landlord	On-Time Payments	Late Payments	Late Fees	Rent	Current Balance		
ALLIANCE		0		\$3,390.00	\$0.00		
RESIDENTIAL (Applicant)	Tenant JAY JANODIA	Tenant JAY JANODIA					
	NSF Checks			Proper Notice			
	0						
	Lease Dates		Deposit Returned	Re-rent	Landlord Phone #		
	2/24/2021-3/2	2/24/2021–3/23/2022 NA					
	Payment History						
	P P P P	P P P P P 11/ 9/ 7/	P P P 7	1/ 11/	9/ 7/ 5/		
	22 22	21 21 21			20 20 20		

## From RealPage

There are no rental history records on file with RealPage

Risk Models		
From RealPage		
Risk Model Name	Score	Score Factors
RealPage Al Score (Applicant)	810	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage Al Score uses mad trade lines, rental payment his RealPage Al Score range is beconsumer).	chine-learning and data patterns in credit score, debt/liability types, story, and renter behavior to achieve reduced bad debt. The between 1 and 1000 (the higher the score, the less risky the

From Equifax		
Risk Model Name	Score	Score Factors
Credit Score (Applicant)	761	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description This credit score is a widely used risk model that of default. The credit score range is between 30 the consumer).	at uses credit report data to predict the likelihood 00 and 850 (the higher the score, the less risky

Credit Accounts							
From Equifax							
Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DIGITAL FEDERAL	6/2022	8/2023					\$26,376.00
CRED (Applicant)	Monthly Payment	High Credit	Туре	Comments	1	-	
	\$996.00	\$45,149.00	INSTALLME	NFIXED RAT		unt as agreed	
	Payment Hi	storv		r tato, o tatos	··· ayo acco	ann ao agreea	
		0 0 0 0 0					
	9/ 7/ 23 23	5/ 3/ 23 23	1/ 11/ 23 22	9/ 7/ 22 22			
Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF	9/2021	9/2023	00 00	00 00	00.	I dot bao	\$20,452.00
ED/NELNET (Applicant)	Monthly Payment	High Credit	Туре	Comments		<u> </u>	+ -,
<b>( 11                                  </b>	\$220.00	\$20,500.00	INSTALLME	NT			
	Ψ==0.00	ψ=0,000.00			1: Pays accor	unt as agreed	
	Payment Hi	story					
	0 0 0	0 0 0 0 0 6/ 4/	0 0 0 0 0 2/ 12/				
	23 23	23 23	2/ 12/ 23 22	10/ 8/ 22 22	6/ 4/ 22 22	2/ 12/ 22 21	
Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/NELNET	9/2020	9/2023					\$20,428.00
	Monthly	High Credit	Туре	Comments			
(Applicant)	Payment	#00 F00 00	INIOTALINA	·			
	\$210.00	\$20,500.00	INSTALLME		1: Pays accor	unt as agreed	
	Payment Hi						
	0 0 0	0 0 0 0 0 6/ 4/	2/ 12/	10/ 8/	6/ 4/	2/ 12/	
	23 23	23 23	23 22	22 22	22 22	22 21	
Account Name APPLE CARD - GS	<b>Opened</b> 6/2021	Last Active 9/2023	30-59	60-89	90+	Past Due	<b>Balance</b> \$1,060.00
BANK (Applicant)	Monthly Payment	High Credit	Туре	Comments	1		T + 1,000100
· · · · /	\$115.00	\$4,836.00	REVOLVING	3			
	•	<b>4</b> 1,000100			1: Pays accor	unt as agreed	
	Payment Hi	story					
	0 0 0	0 0 0 0 0 6/ 4/	0 0 0 0 0 2/ 12/	0 0 0 0 0	6/ 4/	0 0 0 0	
	23 23	23 23	23 22	22 22	22 22	22 21	
Account Name JPMCB - CARD	<b>Opened</b> 5/2022	Last Active 10/2023	30-59	60-89	90+	Past Due	<b>Balance</b> \$280.00
SERVICE (Applicant)	Monthly Payment	High Credit	Туре	Comments		1	1 +====
V 11 7	\$40.00	\$2,173.00	REVOLVING	Pate/Status	1: Pave 2000	unt as agreed	
	Payment Hi	story	<u> </u>	Traie/Status	T. Fays accou	ani as agreeu	
		0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0		
	11/ 9/	7/ 5/	3/ 1/	11/ 9/	7/		
	23 23	23 23	23 23	22 22	22		





## Rental Report for Jay Janodia, 11/21/2023 for 2164 at Willowbend Apartments

Account Name CITICARDS CBNA	<b>Opened</b> 6/2022	Last Active 9/2023	30-59	60-89	90+	Past Due	<b>Balance</b> \$275.00
(Applicant)	Monthly Payment	High Credit	Туре	Comments			
	\$41.00	\$861.00	REVOLVING		1: Pays accou	nt as agreed	
	Payment Hi	story			•		
	0 0 0	0 0 0 0 0		0 0 0 0			
	10/ 8/ 23 23	6/ 4/ 23 23	2/ 12/ 23 22	10/ 8/ 22 22			
Account Name BANK OF AMERICA	<b>Opened</b> 3/2021	Last Active 10/2023	30-59	60-89	90+	Past Due	<b>Balance</b> \$5.00
(Joint)	Monthly Payment	High Credit	Туре	Comments			
	\$5.00	\$1,781.00	REVOLVING		1: Pays accou	nt as agreed	
	Payment Hi	story					
	0 0 0	0 0 0 0 0		0 0 0 0	0 0 0 0 7/ 5/	0 0 0 0	
	11/ 9/ 23 23	7/ 5/ 23 23	3/ 1/ 23 23	11/ 9/ 22 22	7/ 5/ 22 22	3/ 1/ 22 22	
Account Name TOYOTA MOTOR	<b>Opened</b> 5/2022	Last Active 5/2022	30-59	60-89	90+	Past Due	Balance \$0.00
CREDIT (Applicant)	Monthly Payment	High Credit	Туре	Comments			
		\$45,031.00	INSTALLME	NFTIXED RATE Rate/Status	: 1: Pays accou	nt as agreed	
	Payment Hi	story					
	0 6/						
	22						

Previous Credit Inquiries			
From Equifax			
6/2022	CBNA (Applicant)		
5/2022	DIGITAL FEDERAL CRED (Applicant)		
5/2022	RAF INC (Applicant)		
5/2022	JPMCB - CARD SERVICE (Applicant)		
From RentBureau			
7/2023	On-Site.com (Applicant)		
12/2022	Appfolio Rental Screening (Applicant)		

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Para información en español, visite <a href="www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

#### 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. There are many types of consumer reporting agencies, 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 FCRA. For more information, including information about additional rights, go to <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- 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 consumer reporting agency (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 identity 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> for an explanation of dispute
  procedures.
- Consumer reporting agencies 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.
- Consumer reporting agencies 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 consumer reporting agency 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.gov/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 form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.

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:

Attorney General. For information about yo	
TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates     b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
To the extent not included in item 1 above:     a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
Creditors Subject to the Surface     Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357



## 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 <a href="https://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf">https://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf</a>), 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