

SafeRent Score™

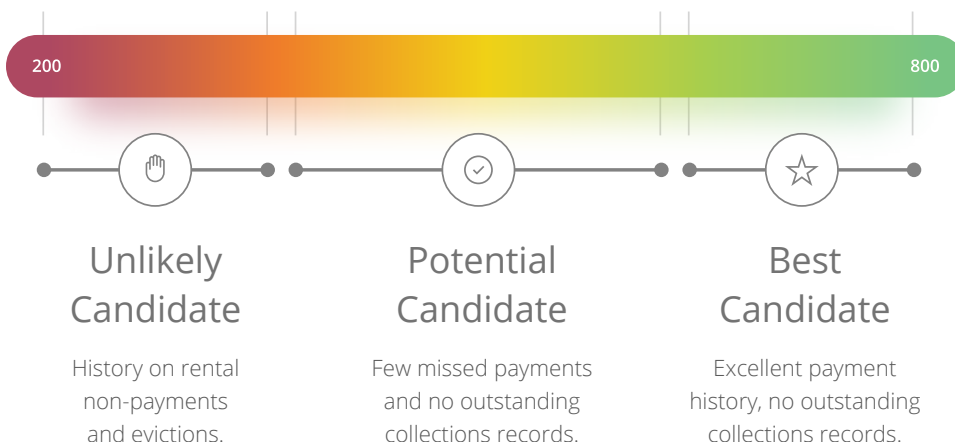
Maximize every lease opportunity

Enjoy longer leases and quality tenants with SafeRent Score™ from CoreLogic®. This three-digit predictive score powered by machine learning can enhance bottom-line results and help you manage risk associated with lease defaults. SafeRent Score enables you to take the guesswork out of resident screening decisions by providing a score that predicts the probability of a successful lease completion.

The property/community sets a minimum score requirement for applicant approvals based on the level of risk each is willing to accept.

There is more to candidates than what you see on their credit reports. SafeRent Score is powered by a machine learning model that leverages data from multi-family rental debt, non-prime credit data, eviction history, and more. Know up-front which applicants are more likely to default on their leases.

How is SafeRent Score determined?¹



SafeRent Score evaluates potential renters throughout the country using data and analytics pulled from reliable, up-to-date sources. Each applicant is thoroughly analyzed and then assigned an easy to understand three-digit score that ranges from 200 to 800. A lower score indicates more risk, while a higher score indicates less risk. With SafeRent Score, properties can set decision points in response to economic conditions, vacancy rates, occupancy, and operating



Applicants Don't
Come with Nametags.
But They Do Come
with Predictive Scores.

Use SafeRent Score to
assist with:

- Increasing occupancy by better understanding the risk of each lease applicant
- Reducing end-of-lease balances by adjusting your acceptance criteria—decision points—to align with your tolerance for renter risks on a month-by-month basis
- Boosting Net Operating Income (NOI) by reducing end of lease debt
- Tracking overall property performance and tenant quality with our Insight Center Reports

goals. The predictive scoring model delivers a score that ranks leases by the loss they are likely to cause to an apartment community for:

- Unpaid rent
- Lease termination or eviction
- Damage to the property¹

Each application is delivered a unique score. On average, leases with higher scores are less likely to cause a loss than leases with lower scores. Each lease score is a summation of statically driven data points based on factors from the:

- Application
- Credit report
- Landlord-tenant court records
- Consumer subprime credit data
- Other relevant sources of predictive information

Most applicants are deemed average risk based on traditional screening methods such as credit score. With SafeRent® Score as a strong indicator of lease performance for future residents, one score takes the guesswork out of the decision to lease. **Make your leasing decisions easier.**



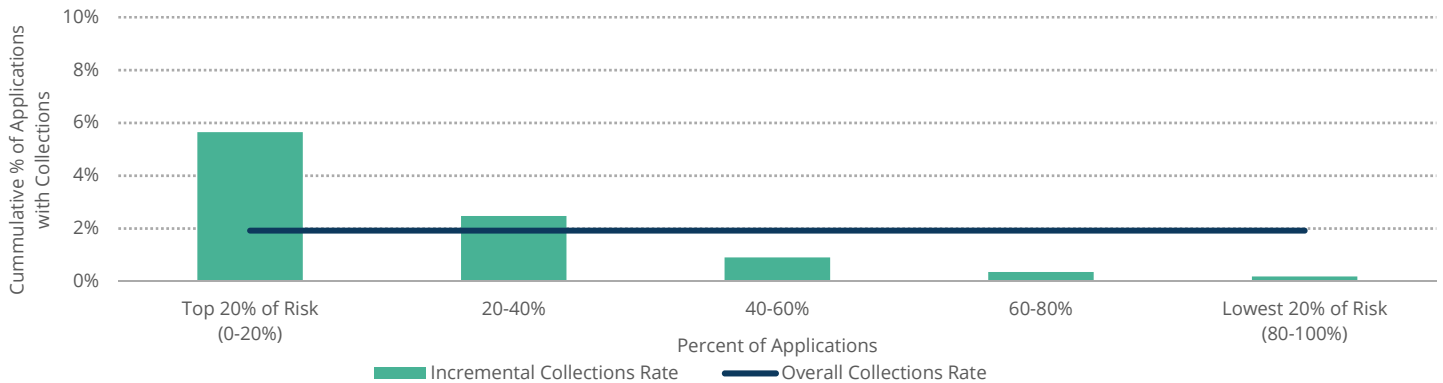
¹ Source - [Adding Value Through Comprehensive Resident Risk Management: Multifamily Resident Quality and Resident-Related Damage White Paper](#), by JA Milan & Associates, LLC Risk Consulting and CoreLogic Rental Property Solutions

The Right Residents, the Right Returns

When using SafeRent Score to screen on Property Class A applicants, the top 20% of risk scores have 2.9 times higher collection rate and 1.4 times higher eviction rate than the overall applicant pool. See Chart A and B below respectively. In this scenario, using SafeRent Score to screen out the highest 20% of risk results in a reduction of tenants going to collections from 1.9% to 1.0%. This is almost a 50% reduction in risk. Similarly, eviction rates drop from 0.7% to 0.37% when screening out the highest 20% risk, resulting in a 46% reduction in evictions. With the average cost of \$6000 per eviction, using SafeRent to reduce risk may provide significant financial benefit to the Landlord.

Chart A: Collections Rate by SafeRent Score

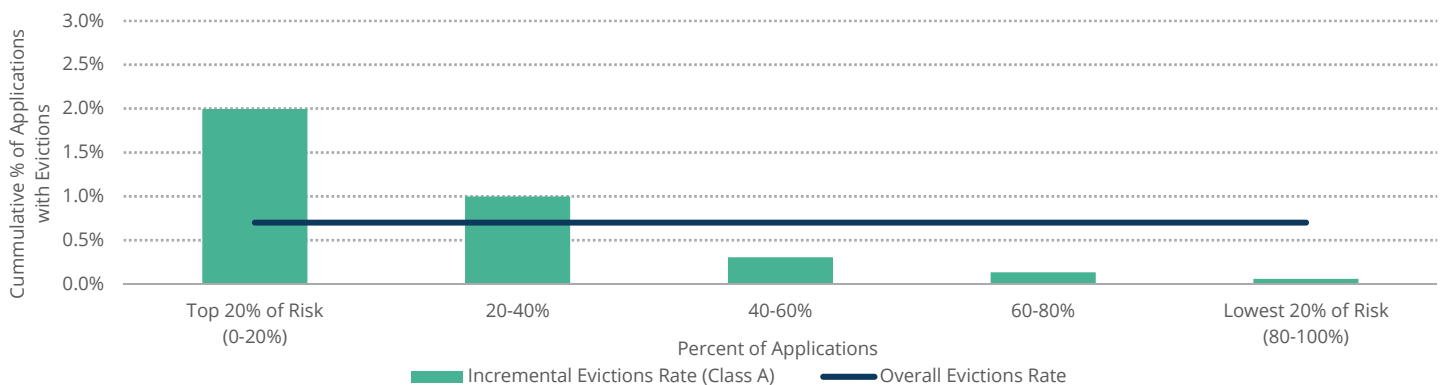
Collection Rate by SafeRent Range: Property Class A Example



Source: CoreLogic

Chart B: Eviction Rate by SafeRent Score

Eviction Rate by SafeRent Range: Property Class A Example



Source: CoreLogic

Forewarned is Forearmed / Unique Advantages of SafeRent Score

Thin credit file? Hard to find collections record? Not a problem!

SafeRent Score factors in millions of records not typically included in the resident screening process, including landlord-tenant and non-traditional and alternative database records. These proprietary data sources may not be available from other screening companies. Select the best available applicants with consistency and confidence. What you don't know can't help you.



For more information, please contact us at 800-811-3495 or visit [corelogic.com](https://www.corelogic.com).