



QuickScreen

Resident Screening and Automated Lease Document Package

Featuring Origen's Proprietary Manufactured Housing ("MH") Risk Assessment Model, "PRiSM"

The premier MH loan risk assessment model, successfully used to originate over \$1.5 Billion of high performing MH loans, has been modified to instantaneously evaluate MH rental applicants—presenting the first rental model specifically built for the MH industry!

STATISTICAL – INSTANT – ADJUSTABLE INCLUDES MANAGEMENT REPORTING AND DOCUMENT PREPARATION AND STORAGE

Custom-designed for MH Community Owners and Operators, this full service resident screening suite includes credit and criminal background checks, optional eviction searches, employment and landlord verifications, and complete residency document generation, with all information automatically filled in. The completed residency documents can be stored on-line.

Convenient Online Service is fully automated to deliver instantaneous credit decisions while you wait. All data and documents are stored on our secure servers. Fully integrated with ManageAmerica, the industry's premier online accounts receivable system. Onsite users enter the data one time into a user-friendly interface-no redundant data entry.

Consistent Objective Decisions, approval criteria uniformly applied to all applicants based on client-predetermined criteria and requirements.

PRiSM (Predictive Risk Scoring Model), combines applicant information, including credit quality, public records, debt, credit experience, income, and employment history in a single score which effectively ranks each applicant's risk of lease default. PRiSM is able to predict performance when NO FICO is present!

Automated Adverse Action Letters, instantly available online for regulatory compliance.

Automated Lease Document Package Production, the same data used to screen the resident is auto populated into your package of residency documents, such as community lease and guidelines.

Version Control, all documents necessary for the move in process from application to pet agreements can be controlled to ensure the approved and legally accepted version is in use.

Multilingual Documents, documents can be made available in multiple language formats.

ORIGEN'S RESIDENT SCREENING FEATURES AND OPTIONS

- **Credit Reports**
 - FICO scores included
 - SSN Year of Issuance Verification
 - High Risk Fraud Alerts
- **Criminal Background Reports**
 - National – Instant results
 - State – Instant results
 - County – non-instant
- **Non-Instant Notification**
 - Alerts client that “instant” background checks are not available when applicant currently lives and/or had lived in a “non-instant” area. No need to “remember” non-instant areas at data entry!
- **Eviction Search**
 - National – Instant results
 - State – Instant results
- **Identity Theft Alerts (for “Red Flag” compliance)**
 - Address Mismatch
 - Social Security Variation
 - Consumer Alerts
- **Verification Services**
 - Landlord References
 - Verification of Income
 - Verification of Employment
- **Lease Document Package**
 - Client specific package of documents
 - Auto-populated with applicant and community specific data
 - On site personnel can print client approved, legally compliant lease package documents
 - Renewal Lease Document Service
- **Online Software**
 - State of the art online software allows you to view your application pipeline 24/7. Provides client the ability to enter applicant information for lot rental only, or combine with data for home rental, lease to own or a home loan.
- **Management Reporting Suite**
 - Robust reporting provides crucial monitoring of significant trends, approval rates and activity data
- **Insurance Services and Products**
 - Increase income opportunities through turnkey products and services offered under the partner revenue program
 - Licensed agents provide timely quotes
 - Coverage placed with a nationally recognized carrier

For inquiries, please contact Jill Nelson, Phone: (816) 795-5053; Email: jnelson@origenservices.com