

EXPRESS BACKGROUND SCREENING

OVERVIEW OF SERVICES

Residential and Commercial Screening
Employment Screening
Instant Verification Tools
About ZipReports

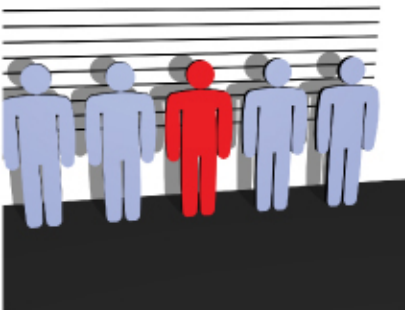
PROVIDING THE TOOLS NEEDED FOR BETTER RESIDENTS, BETTER EMPLOYEES, AND A BETTER OVERALL PERFORMANCE OF YOUR BUSINESS

The housing market is a decision-based industry with significant risk potential. Whether you are a property management company, landlord, or individual investor you can minimize your risk and maximize your profits by having the ability to accurately screen your tenants and employees. Each day you have to make decisions regarding the future of your business. At the same time, you must manage the risks associated with these decisions.

ZipReports helps you make sound and accurate business decisions that minimize your risk of having an unwanted tenant or risky employee. We provide an integrated decision making tool that helps you select the best tenant and the best employee all in a customized system designed for your specific needs. We help protect you from tenants who don't pay, those who damage your property, or those who have been evicted from a previous residence.

Our objective is to help you make a decision that will bring you closer to your ultimate goal while still protecting your interests and making your property as profitable as possible. Having a nationwide network of professional associates, ZipReports is there for you whenever you need the tools and services to help make the most beneficial and rewarding business decisions.

Our mission at ZipReports is to empower business professionals by providing them with valuable tools needed to make informed and lucrative decisions. Our timely and accurate background checks will minimize risk and maximize the profitability of your business.



**"ZIPREPORTS HAS SET A NEW STANDARD FOR SERVICE AND EASE OF USE
IN BACKGROUND SCREENING"**

RESIDENTIAL AND COMMERCIAL SCREENING

AN INTEGRATED CUSTOMIZED SYSTEM DESIGNED TO SUPPORT THE OPERATIONS OF THE HOUSING MARKET

In this decision-intensive business, we provide you with tools that enable you to make fast and accurate decisions based on the most up-to-date background information available. Our services will help you gather, process, and implement a precise decision. ZipReports delivers the most advanced technology tools based on statistically validated facts which ensure you consistency and reliability not so called "expert" solutions.

DECISIONS MADE FAST AND EASY

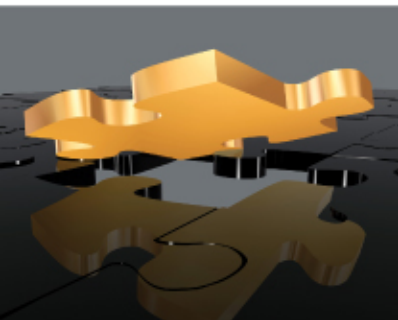
When processing a potential applicant, our company offers you the tools needed to make fast, easy, and accurate decisions which save you both time and money and allows you to become more productive in your daily tasks. Our rapid turnaround time will provide you with clear and concise results that will empower you to make an accurate judgment on your potential applicant.

THE SUPPORT YOU NEED

Our experienced staff will collaborate with you in designing the best product to fit your daily operational needs in order to make the most precise and rapid assessments. We will assist you in designing the specific tools that will allow you to assess the risk tolerance and the goals of your business in order to generate the best returns on your property. With offices nationwide, our team is available for you whenever you require our assistance.

GOAL SPECIFIC

Our objective at the end of the day is to provide you the tools to make sure your ultimate decision helps contribute to your bottom line. Our goal is to bring you the most effective tool that will contribute to the growth of your business and allow you to secure your investment.



EMPLOYMENT SCREENING

ASSESS THE BEST EMPLOYEES FOR YOUR BUSINESS

Workplace violence, sexual harassment/assault, and the risk of a negligent hiring or retention lawsuit are concerns many employers have. If an employee with a criminal past commits a violent crime while on the job, is the employer responsible? Courts are beginning to answer "yes," as victims and their families are being awarded judgments against companies who have failed to properly screen employees before hiring them.

ZipReports' background checks help your company obtain information you need to maintain a safe environment, achieve maximum work efficiency, and meet financial goals.

Criminal background checks are becoming an increasingly critical element of pre-employment screening. Employers carry a responsibility for ensuring a safe environment for employees and clients. Accurate criminal records checks can help prevent problems with workplace violence and sexual abuse, and provide weight evidence against negligent hiring charges if a problem does arise.

Criminal records checks, credit reports and Social Searches can be used to screen employees who have access to finances and sensitive information to help identify those who present significant risks of embezzlement, theft and identity theft.

Background checks can help you evaluate the integrity of your applicant, and allow you to compare information the applicant provides to information retrieved through reports. Employment credit reports also help offer a picture of a potential employee's integrity, stability, and skills in handling responsibility and finances.

ZipReports Criminal History Reports provide the information you need before hiring an applicant. Conducting a thorough pre-employment background check also demonstrates due diligence - which can protect your company in the event of a lawsuit.

ZipReports offers a broad range of criminal search services, including:

- County Court Searches
- State Repository or Statewide Searches
- Canadian Criminal Searches
- International Criminal Histories
- Civil and Federal Litigation Records
- And more

Verifications of educational background, professional licenses, and previous employment all help check that your applicants have the qualifications they claim.



Ongoing Criminal Monitoring

Ongoing Criminal Monitoring is quickly becoming a requirement for more and more businesses needing to protect their companies from individuals who commit “after-hire” crimes. The examples we will be using throughout this product description will cite **employment** screening use but be aware that Ongoing Criminal Monitoring can be used for **resident, volunteer** and **contractor** screening as well.

Problem Statement

In the past, companies were limited solely to performing pre-employment background screenings. In many instances, it was later revealed that current employees had committed crimes while active within the organization.



Previous Options

Unfortunately, solutions created to assist in detecting post-employment crimes were costly, difficult to update and maintain, and resulted in huge burdens for Human Resource professionals who were required to track the post-hire screens for each of their employees.

Solution

ZipReports has designed a product that will take the guess work, cost and maintenance out of Ongoing Criminal Monitoring. Monitoring is used in conjunction with any of our instant criminal searches. For one year after the employer has been hired, we will continuously scan a name and date of birth through our extensive databases to find any new crimes committed by the employee. This product is an invaluable tool for companies that require ongoing investigations on current employees, tenant and volunteers and is a great supplement to our National Criminal Search. All you have to do is enroll in the program. This program will protect you from future negligent hires.

“Protect your business Interest against Negligent Retention”

THE COMPLETE TOOL FOR AN EFFECTIVE AND FAST APPLICANT SCREENING AT YOUR FINGERTIPS

ZipReports Software: A powerful and customizable software that's Easy-To-Use for background screening. We provide one of the most comprehensive screening services in the industry. Our tools allow you to paint a more complete picture of each prospective applicant. Our software developers are constantly finding new and innovative ways to provide the most comprehensive tool to help your bottom line.

Customized Scorecard: The Zip Report Customized Scorecard is a simple, powerful recommendation tool for property managers and landlords. It provides an automated means to quickly and efficiently analyze the credit, criminal, and eviction history of applicants and then generate a "pass", "fail", or "conditional" recommendation based on customizable screening criteria. The Customized Scorecard can help improve decision turnaround time, reduce delinquency rates, and increase bottom line margins.

Instant National Criminal Database: Powerful, virtually instant multi-jurisdictional search of state and county criminal records. This database is compiled from counties, Department of Corrections (DOC), Administration of the Court (AOC), and state sex offender registries from across the country. Also included in each search are national and international terrorism sources such as OFAC. This is an effective tool for discovering additional jurisdictions where criminal offenses may have occurred outside of an applicant's indicated residential and employment address history. This search includes **the National Sex & Violent Offender Database, and the Foreign Nationals Database.**

Instant Credit Reports: ZipReports offers credit reports and credit scores from all three repositories: Equifax, Trans Union and Experian. Members can obtain a Fair Isaac Score from each credit bureau. In addition you can also obtain a bankruptcy score which will calculate the probability of each potential applicant filing bankruptcy within 24 months.

Social Search for Verification of Identity: Instant report from national credit bureau includes Social Security Number verification, list of aliases, fraud alert, and applicant address history for past 7 years.

Address History: Instant list of past addresses compiled from massive databases. Some reports go back 30 years! This product is for use in identifying locations to search for evictions and criminal records.



THE COMPLETE TOOL FOR AN EFFECTIVE AND FAST APPLICANT SCREENING AT YOUR FINGERTIPS

Eviction / Unlawful Detainer Searches for Landlords: Evictions, on average, involve over \$2,000 in lost rent, in addition to legal fees. ZipReports Evictions Check can help you avoid costly problems. Check to see if a prospective tenant has a history which includes evictions for nonpayment or continuing to occupy a residency past a move-out date. Our evictions database contains numerous records and is compiled by our court researchers from civil court eviction records. Eviction records list all of the defendants involved in a tenant eviction case, judgment, plaintiff, and particular comments on the court case.

Terrorist Watch: The Office of Foreign Assets Control ("OFAC") of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries, terrorists, international narcotics traffickers, and those engaged in activities related to the proliferation of weapons of mass destruction. OFAC acts under Presidential wartime and national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze foreign assets under US jurisdiction. Many of the sanctions are based on United Nations and other international mandates, are multilateral in scope, and involve close cooperation with allied governments.

I-9 Compliance: The Immigration Reform and Control Act of 1986 (IRCA) legally mandates that U.S. employers verify the employment eligibility status of newly-hired employees. IRCA made it unlawful for employers to knowingly hire or continue to employ unauthorized workers. In response to the law, the Immigration and Naturalization Service (INS), now an integrated component of the Department of Homeland Security (DHS) created the Form I-9 and mandated its accurate and timely completion by all U.S. employers and their employees.



ABOUT ZIPREPORTS

ZipReports is a reporting agency dedicated to empowering you to make informed decisions, whether you need a background check for tenant screening, employment, or extension of credit. We provide you with timely, accurate background checks in highly readable formats. We offer one of the most reliable report management systems in the industry.

ZipReports has a knowledgeable staff of credit report experts, IT technicians, customer service representatives, and property management and human resource professionals. We constantly monitor technological, legal, and product developments in the reporting industry to help us provide you with superior service.

