

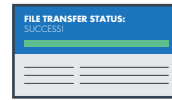
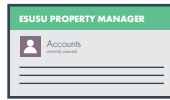
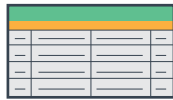
RENT REPORTING FOR CREDIT BUILDING

CBA-Esusu Rent Reporter is an end-to-end solution that enables housing providers of all sizes to report their residents' rental payments to the major consumer credit bureaus to help residents build credit and encourage on-time payments.

How does Esusu Rent Reporter work?

Put simply, your Property Management department will send residents' rental payment information to Esusu, which will then submit it to the credit bureaus in the specific formats they require. The image below provides greater detail about how Esusu and CBA will work together to support you and your residents!

CBA/ESUSU rent process overview



1 CBA works with housing provider to prepare to implement rent reporting

2 Housing provider submits rental payment data to Esusu

3 Esusu transforms data through the Rent Reporting Platform in the format required by the credit bureaus

4 Credit bureaus process data from Esusu and add rental tradelines to consumer credit reports

5 Housing providers can review and measure credit score impact on the Esusu dashboard

What makes CBA-Esusu Rent Reporter different from other rent reporting solutions?

Credit Builders Alliance (CBA) and Esusu Financial Inc. partnered in 2018 to create CBA-Esusu Rent Reporter in order to address many of the barriers that have made rent reporting cumbersome for housing providers in the past. This solution ensures that housing providers can report their residents' rent to the credit bureaus in a way that:

- + **Does not require technical configuration.** No API integration necessary—just the creation of a monthly report in a readable format such as CSV!
- + **Requires minimal staff time month to month.** Set up is quick, and we just need a monthly report from you with basic information!
- + **Includes automated outcome tracking.** Providers will have access to a dashboard that includes their residents' aggregated and anonymized credit score changes over time.
- + **Works with any form of rental payment.** Residents can continue paying rent in whatever manner they choose — check, on-line, or money order.
- + **Accessible to housing providers no matter their size.** Many rent reporting solutions require a minimum volume, we do not!
- + **Responsive to your needs.** We provide timely and individualized customer support.
- + **Puts the housing provider in the driver's seat.** We offer an affordable and holistic model that gives housing providers the ability to manage the messaging, process and marketing. No fees are charged to residents, nor do we advertise other financial products to residents.

How much does it cost?

Housing providers will pay a one-time fixed set-up fee of **\$3,500 per Property Manager**, as well as an ongoing annual service fee. The annual service fee is based on the number of units that the housing provider plans to target. During the set-up period, CDA and Esusu provide:

- Preparation to begin the rent reporting process, including an adaptable tool kit of resources for set up and resident outreach and engagement materials;
- Renter readiness assessment and opt-in guidance for federally subsidized properties and voucher holders;
- Assistance generating simple, consistent data files for submission to the major credit bureaus;
- Rental data transmission compliance guidance, data quality control checks, and dispute management assistance; and
- Programmatic expertise and training on credit building, resident outreach, implementation and outcome tracking best practices.

About CBA and Esusu



ABOUT CBA

CBA is an innovative, nonprofit social enterprise that empowers a diverse alliance of nonprofit lenders and asset building organizations to help low- and moderate-income individuals and families build strong credit and other financial assets. CBA's efforts support mission driven affordable and public housing providers to implement rent reporting initiatives in order to help residents build their credit histories and offer them a positive incentive for on-time rent payments.



ABOUT ESUSU

Esusu Financial, Inc. is a social enterprise with a mission of building tools to cultivate financially healthy communities. Esusu's primary line of business is a rental reporting business allowing tenants to report their rental payments to the credit bureaus via housing providers. By reporting rental data into the credit bureaus Esusu aims to generate efficiencies for housing providers while enabling immigrants, low income, and minority communities establish a more robust financial identity in turn unlock new economic opportunities.

For more information, contact CBA at rentreporting@creditbuildersalliance.org or visit <https://www.creditbuildersalliance.org/rent-reporting>