

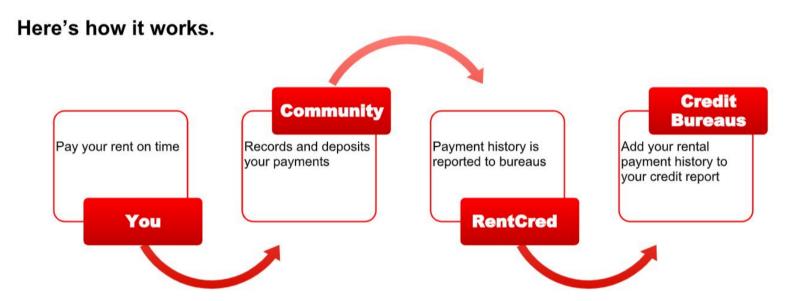
credhub.com

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Get Credit for your most substantial payment, your Rent!

RentCred, powered by CredHub allows resident to get credit for their on-time rental payments.

Johnson Property Management, LLC utilizes CredHub, a credit Data Analytics and Credit Bureau Reporting Company to provide payment data to TransUnion and Equifax on a monthly basis. The RentCred program by CredHub reports your rental payments to Trans Union and Equifax. "Getting credit where credit is due" getting credit for your most substantial payment can increase your credit score 20 – 70 points saving you \$1000's of dollars down the road. This service is available to all of our residents and can be used to help build a positive credit score increasing your credit score 20 – 70 points.



We do the work and you reap the benefits! Johnson Property Management, LLC will report your rental payment history on a monthly basis during the term of your lease. CredHub will in turn transmit this history to two of the major credit bureaus: TransUnion, Equifax (the "Credit Bureaus").

The benefits of using RentCred:

- Improve your credit score quickly
- Positively increase your buying power
- Gain better interest rates
- Have portable rental history
- Establish yourself in the credit world

While using RentCred, when you meet your lease payment obligations, your information will be reported to the Credit Bureaus and will help you in building a positive credit history. If you do not meet your rental payment obligations, as per your lease contract agreement, the late or unfavorable fact will be reported to CredHub and thereafter to the Credit Bureaus. This will also impact your credit and can affect your credit score. Positively impact your future! It's important to make sure that you are meeting your lease payment obligations on a monthly basis and throughout the term of your lease agreement. Reporting on-time rental payments can positively impact your credit score by up to 70 points. Some results may be reflected in 7-10 days. Building a good credit history is important should you apply for credit in the future, such as to purchase a home or car. CredHub – RentCred is the key to opening up that future.

We're excited to bring this amenity to all our residents!

CREDHUB specializes as a third party processor in reporting information to the major credit bureaus, TransUnion and Equifax on behalf of its customers who have contracted with CREDHUB to provide such services.