



Four Star Realty
1310 College Ave, Suite 310
Boulder, CO 80302

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Dear Resident,

As a company focused on delivering a great living experience to our residents, we believe you should get credit for properly managing your rental payments. That's why we've started reporting our residents' rental payment information to Experian RentBureau®. The on-time, paid-as-agreed rental payment data is then incorporated into Experian credit reports.

Your on-time, paid-as-agreed rental payment information will be included in your standard Experian credit report and may be incorporated into specific credit scores. The addition of this data can benefit anyone who rents, especially consumers interested in building a credit history.

Please refer to the brochure below, which provides answers to common questions about reporting rental payments on your credit report.

As always, if you have any questions or concerns, you may contact any member of our resident services team or visit Experian RentBureau's resident information page at www.experian.com/buildcredithistory.

Thank you.

Sincerely,

Four Star Realty Team

☎ 303-800-9594



fourstarrealty.com



Get “credit” for paying your rent on time

We’re an Experian RentBureau community

We believe that our residents should get credit for managing the payments for the place they call home. That’s why we’re working with Experian RentBureau to include positive rental payment data in Experian credit reports.

You pay your rent on time every month. Shouldn’t your credit report reflect that?

Until now, credit reporting agencies received only negative rental payment information. That means your credit is hurt when you don’t pay on time — but you don’t see any credit benefit when you do.

We’re working with Experian to change that. Adding positive rental payment data to your Experian credit report means you can build your credit every time you pay your rent — just like you can with credit card, mortgage and car payments.

Building a positive rental payment history can be a great benefit to anyone who rents, and we’re excited to offer you this opportunity.

Answers to common questions

What information is reported to Experian RentBureau?

Experian RentBureau receives updated rental payment data every 24 hours from property management companies and electronic rent payment processors across the nation. When you pay your rent on time, this data is reported to Experian RentBureau and incorporated into your Experian credit report.

What type of rental payment information is on my Experian credit report?

Experian RentBureau adds only positive rental payment history to your Experian credit report. Negative rental payment information — like rental collections — is already reported to credit reporting agencies by collection agencies. Your Experian credit report will display the 25 most recent months of rental payment history information, if available.

Will my rental payments affect my credit score?

Your rental payment information will be included as part of your standard credit report. It may be incorporated into certain credit scores, such as VantageScore® and Experian’s PLUS Score.® For more information on VantageScore, visit www.experian.com/getyourvantagescore.

Can I build my credit history by paying my rent on time?

Yes. When positive rental information is included on your Experian credit report, you can establish or build credit history simply by paying your rent.

How will my apartment lease appear on my credit report?

Your apartment lease will appear on your credit report as a tradeline that describes your account status and activity. The tradeline will display your rental payment history on the

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lease for the past 25 months, if available, and will include additional information such as the date opened, monthly payment amount and recent payment.

How will my information be used?

The Fair Credit Reporting Act (FCRA) regulates the Experian RentBureau database and the Experian consumer credit database. The FCRA is federal legislation that strictly governs the actions of credit reporting agencies and lists the permissible purposes for obtaining access to the information held by credit reporting agencies. With the exception of you getting your own report, access is restricted to businesses or government agencies that meet the permissible purpose requirements.

How will lenders use my rental payment information?

Lenders may consider your rental obligation when determining your ability to repay new debt. There are many kinds of credit scores and many different underwriting practices that are used by lenders for various types of lending, such as auto loans, mortgages and credit cards. Each credit grantor decides what standards you must meet for it to grant you credit.

What should I do if I find an error or encounter a problem with my credit report?

All disputes are processed by Experian’s National Consumer Assistance Center. If you have a dispute or a concern, you can call Experian toll-free at 1 888 EXPERIAN (1 888 397 3742) or you can dispute online at www.experian.com/help.

Request a copy of your personal credit report directly from Experian and review it carefully. If you find an error, simply dispute the information immediately online or call or write to Experian following the instructions provided with your report. You may also submit your dispute with any supporting documentation at www.experian.com/upload.

Upon receiving your dispute, Experian’s National Consumer Assistance Center will investigate, either resolve or affirm the dispute, and send you the results of the investigation.

“In the long run, having a two-year excellent credit line for my rental payments will add value by helping me to potentially receive lower interest rates on a mortgage and car and consumer loans.”

— B. Scott, multifamily resident

This process can take up to 30 days from the date the dispute is received.

Where can I find out more about credit reports and scores?

To learn more about building credit history through rental payments, please visit www.experian.com/buildcredithistory. For additional information about your credit report, including how to obtain a copy of your credit report and how to manage your credit scores, please visit Experian’s credit education page at www.experian.com/credit-education.

About Experian RentBureau

Experian RentBureau is the largest and most widely used database of rental payment information and currently includes information on more than 16 million residents nationwide. Property management companies and electronic rent payment processors report rental payment data directly and automatically to Experian RentBureau every 24 hours. This detailed rental payment information enables organizations to make better informed decisions. Property management companies use this data to screen new rental applicants’ payment history as part of their existing resident screening services.

Experian® is the first major credit reporting agency to incorporate the positive rental payment data reported to Experian RentBureau in consumer credit reports, enabling residents to build credit history by paying rent responsibly.

To learn more about Experian RentBureau, visit www.rentbureau.com. If you’re a renter interested in building credit history by paying your rent, please visit www.experian.com/buildcredithistory.