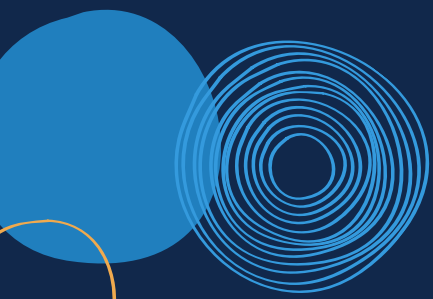




YOU DESERVE CREDIT FOR PAYING YOUR RENT ON TIME.

Sperlonga's Rent Payment Reporting service allows you to build or boost your credit score by reporting rent payments you are already making.

Whether you are trying to secure a house, pay off that student loan, or buy a car, you could get better options with higher credit scores. You wouldn't know when you're going to need it, so here is a gift that keeps on giving.



TRUE VALUE OF A HIGH CREDIT SCORE

Finance institutions like banks use credit score as basis for the interest rates you are charged. What will you gain from reporting rent payments? What does a low credit score really cost you?



Auto-loan

Example: 5-year, \$36,000 Car Loan



Dan



600 points



Rick



660 points

Fixed Interest Rate: 14.73%

Fixed Interest Rate: 7.43%

Monthly Payment: \$851

Monthly payment: \$720

Total Interest Paid in 5 years: \$15,079

Total Interest Paid in 5 years: \$7,212

That extra 60 points could have saved Dan \$7,867 (or \$128/month) in interest. That could have been used to pay for other essential items, pay up other loans or for an investment. The long term cost could even be more. If you invest \$60/ month in a ROTH IRA, then let your money grow for another 30 years, you would have more than \$17,500 assuming a conservative 5% annualized rate¹ of return.

By reporting rent payments, you could see a **42 points average boost in your score**.^{*} You don't even have to incur additional debt for that boost!

With this initiative, your property manager and Sperlonga can help open better financial options for you. Call this a reward for paying your rent on time.

Learn more: Reach out to your property manager or landlord or at sperlongadata.com



1: <https://www.americanexpress.com/en-us/credit-cards/credit-intel/credit-score-interest-rate/>
2: Goldman Sachs Study