

**Neighborhood Pay Services** provides a risk management platform to enable landlords to reconsider individuals with sub-par credit scores, improving opportunities to rent more units, decrease delinquencies and increase revenue. By addressing critical financial considerations of property owners, NPS serves as an intermediary between landlords and tenants, providing low-cost services to help individuals secure housing, build positive credit histories and pave the way to enter the financial mainstream.

## Safeguard Against Payment Delinquency

In exchange for securing an apartment lease, residents agree that a portion of their weekly paychecks will be direct deposited electronically to NPS and forwarded monthly to the landlord when rent is due

- **Vacancies decline** since more applicants can be approved based on their ability to pay through NPS, resulting in more revenue to property managers.
- **Delinquencies decline** since more residents can overcome their payment problems by "putting aside" a portion of rent on a weekly basis, removing the temptation to use money for other expenses.
- **Communication improves** with weekly NPS early warning status reports detailing resident payments.

## Hassle Free Enrollment • Easy As 1 • 2 • 3

### Step 1: The Leasing Consultant

- Explains how NPS works
- Helps the prospect fill-out the NPS agreement\*
- Provides Payroll Deposit form

\* Same information asked in lease agreement

### Step 2: NPS

- Notifies the leasing consultant when funds are received

### Step 3: The Landlord

- Makes the final decision on whether or not to rent to the resident
- Notifies the leasing consultant and NPS

## Fast Payback / Simple Fee Structure

NPS typically represents the cost of one week's vacancy

- Minimal 2% fee is less than the cost of processing a credit card and reaches a demographic that credit cards do not.
- Fees include Weekly Payment Status Reports for each participating tenant, including Early Warning Alerts on missed payments

### Example: Annual Rent \$4,800

Weekly rent (\$4,800/52)	Annual NPS cost (2% of annual rent )	Fast Payback
\$92.30	\$96.00	Approximately 1 Week

### Example: Monthly Rent \$400

Monthly Rent (\$4,800/12)	NPS Fee (2% of Rent)	Annual Landlord Cost (\$8x12 months)
\$400	Total \$8.00	\$96.00

## How NPS Works



**Weekly Direct Deposit Payments**  
• Deducted from Resident's Paycheck  
• Sent to NPS

**Monthly Electronic Rent Payment**  
• Weekly Status Reports  
• Electronic A/R update

**NPS Makes Rent the Top Priority Payment for Residents**

**Fully bonded**

**Proven payment systems**  
• Process millions of dollars daily

**Secure tenant-landlord transactions**

**Early warning**  
• NPS provides early warning status reports to protect against potential payment issues

**Fast payback**  
• Equivalent to one week's vacancy

**Easy A/R system match**  
• Integrates easily into existing billing systems

**No long-term commitment required**  
• Cancel at any time