

**500 ATLANTIC AVE | UNIT 14F | BOSTON MA 02210**

BORROWER CREDIT REPORT                      PAGES 2-6

BORROWER LETTER OF EMPLOYMENT   PAGES 7-8



**Background Screening Report**  
 CERTIFIED TENANT SCREENING  
 3281 E GUASTI ROAD  
 STE 290  
 ONTARIO, CA 91761  
 Phone: 855-353-1012  
 Fax: 855-353-1014

FILE NUMBER	181997	REPORT DATE	06-14-2018
REPORT TO	LUXURY RESIDENTIAL GROUP LLC (5006T) 355 BOYLSTON STREET BOSTON, MA 02116 Phone: 617-233-5800 Fax: 617-977-9600	ORDER DATE	06-14-2018 JOSHUA GOLDEN
		TYPE	TENANT

### Application Information

APPLICANT	ENOS, JOY	SSN	XXX-XX-7234	DOB	-
ADDRESS(ES)	85 UNIVERSITY SAVE #1324	CITY / STATE / ZIP	WESTWOOD, MA 02090		

### Credit

#### Variations

#### Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	ENOS, JOY	XXX-XX-7234	XXXX	
EF	ENOS, JOY	XXX-XX-7234	XXXX	JOY MCCUNE ENOS DOB: 07/17/67 JOY C ENOS JOY C MCCUNE
		XXX-XX-7234		

SOCIAL SECURITY FRAUD SEARCH

ENOS, JOY

EF ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

#### Address Comparison

	ADDRESS	REPORTED
APPLICANT	85 UNIVERSITY SAVE #1324 WESTWOOD, MA 02090	06/14/18
APPLICANT	EF 27 RIDGEVIEW LN , MANSFIELD, MA 02048	201806
APPLICANT	EF PO BOX 67 , MANSFIELD, MA 02048	201102
APPLICANT	EF 165 STEARNS AVE , MANSFIELD, MA 02048	201102

#### Credit Bureau Report

#### Scores

**760 - EQUIFAX/FICO CLASSIC V5** JOY ENOS XXX-XX-7234

- LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 00002)
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 00030)
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 00010)
- AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH (CODE 00011)

#### Credit History

CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE	HISTORICAL TIMES	TYPE	PRESENT STATUS	E C
CONFIDENTIAL									

500 ATLANTIC AVE., 14F, BOSTON MA 02210

	MONTHS REVIEWED	DLA	AMOUNT	PAST DUE			TERMS				
				30	60	90+					
CHASE MTG	02/01/13 60	06/01/18 201806	\$289000	\$186205	\$0	0	0	0	MTG \$3014	AS AGREED EF	J
<b>Remarks:</b> FREDDIE MAC ACCOUNT; REAL ESTATE MORTGAGE											
CITIZENSBK	09/01/11 80	05/01/18 201805	\$140100	\$90603	\$0	0	0	0	MTG \$313	AS AGREED EF	B
<b>Remarks:</b> HOME EQUITY; LINE OF CREDIT											
BARCLAYSBK	04/01/09 37	05/01/18 201805	\$45000	\$50079	\$0	0	0	0	REV \$967	AS AGREED EF	B
<b>Remarks:</b> FLEXIBLE SPENDING CREDIT CARD											
CITIZENSBK	01/01/06 99	06/01/18 201806	\$20000	\$10077	\$0	0	0	0	REV \$180	AS AGREED EF	B
CHRYSLRCAP	07/01/17 10	05/01/18 201805	\$9759	\$6109	\$0	0	0	0	AUTO \$250	AS AGREED EF	B
<b>Remarks:</b> LEASE											
CITIZNSBNK	02/01/00 99	05/01/18 201805	\$1000	\$950	\$0	0	0	0	OPEN \$20	AS AGREED EF	J
<b>Remarks:</b> LINE OF CREDIT											
DSNB	11/01/14 42	06/01/18 201806	\$5000	\$885	\$0	0	0	0	REV \$27	AS AGREED EF	B
<b>Remarks:</b> CHARGE											
NORDSTM/TD	05/01/10 97	06/01/18 201806	\$6000	\$646	\$0	0	0	0	REV \$38	AS AGREED EF	B
AMEX/DSNB	03/01/00 99	05/01/18 201805	\$3800	\$360	\$0	0	0	0	REV \$27	AS AGREED EF	B
AMEX	04/01/09 54	03/01/16 201602	\$35000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
<b>Remarks:</b> ACCOUNT TRANSFERRED OR SOLD											
BB&T	10/01/11 17	10/01/16 201609	\$29630	\$0	\$0	0	0	0	AUTO \$0	AS AGREED EF	J
BK OF AMER	09/01/98 99	07/01/12 201206	\$3000	\$0	\$0	0	0	0	OPEN \$0	AS AGREED EF	J
<b>Remarks:</b> LINE OF CREDIT											
BK OF AMER	12/01/09 10	11/01/10 201011	\$331000	\$0	\$0	0	0	0	MTG \$0	AS AGREED EF	J
<b>Remarks:</b> REAL ESTATE MORTGAGE											
BK OF AMER	11/01/04 52	03/01/09 200604	\$15039	\$0	\$0	0	0	0	REV \$0	AS AGREED	A

**Remarks:** ACCOUNT CLOSED AT CONSUMER'S REQUEST; AUTHORIZED USER

BK OF AMER	08/01/06 29	01/01/09 200901	\$12000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** ACCOUNT CLOSED AT CONSUMER'S REQUEST

CAP1/L&T	09/01/12 69	06/01/18 201712	\$1524	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CB/ANNTYLR	03/01/03 99	05/01/18 201507	\$610	\$0	\$0	1	0	0	REV \$0	CUR WAS 30 EF	B
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**Late Dates:** LAST LATE DATE 12/14

**Remarks:** CHARGE

CB/JCREW	09/01/16 20	06/01/18 201802	\$3300	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CB/LIMITED	06/01/08 99	05/01/18 201604	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CB/PIER1	09/01/13 56	05/01/18 201801	\$4000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CB/PTRYBRN	08/01/15 33	06/01/18 201712	\$4000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CB/TALBOTS	10/01/16 19	06/01/18 201701	\$5000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CB/VICSCRT	06/01/07 99	05/01/18 201803	\$5000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** CHARGE

CITI	01/01/12 03	04/01/12	\$14000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
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**Remarks:** ACCOUNT CLOSED AT CONSUMER'S REQUEST

CITIMORTGE	01/01/12 13	02/01/13 201301	\$304000	\$0	\$0	0	0	0	MTG \$0	AS AGREED EF	J
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**Remarks:** FANNIE MAE ACCOUNT

CITIMORTGE	11/01/10 13	01/01/12 201112	\$321000	\$0	\$0	0	0	0	MTG \$0	AS AGREED EF	J
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**Remarks:** FANNIE MAE ACCOUNT

CITIMORTGE	03/01/09 09	12/01/09 200912	\$334000	\$0	\$0	0	0	0	MTG \$0	AS AGREED EF	J
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**Remarks:** FREDDIE MAC ACCOUNT

CITIZENSBK	09/01/11 80	06/01/18	\$10400	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B <sup>5 of 8</sup>
CITIZENSBK	06/01/09 27	09/01/11 201109	\$194500	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
CITIZENSBK	04/01/07 26	06/01/09 200903	\$200000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
CITIZNSONE	10/01/13 36	10/01/16 201610	\$26543	\$0	\$0	0	0	0	AUTO \$0	AS AGREED EF	B
DIRECT FCU	12/01/03 99	10/01/17 200804	\$27518	\$0	\$0	0	0	0	INST \$0	AS AGREED EF	J
DIRECT FCU	12/01/03 99	10/01/17 200809	\$25000	\$0	\$0	0	0	0	INST \$0	AS AGREED EF	B
ELAN FINCL	03/01/06 99	05/01/18 201701	\$20000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
<b>Remarks:</b> FLEXIBLE SPENDING CREDIT CARD											
GMAC MTG	12/01/04 49	03/01/09 200902	\$394000	\$0	\$0	0	0	0	MTG \$0	AS AGREED EF	J
<b>Remarks:</b> FANNIE MAE ACCOUNT											
SYNCB/AMER	03/01/16 26	05/01/18 201701	\$1024	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
SYNCB/AMER	06/01/07 99	05/01/17 200708	\$124	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
SYNCB/BANA	09/01/12 68	05/01/18 201803	\$2500	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
SYNCB/BANA	03/01/10 70	01/01/16 201004	\$124	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
SYNCB/EALN	02/01/06 99	09/01/16 200612	\$20000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	J
SYNCB/TJX	01/01/09 99	05/01/17 200904	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
SYNCG/GAP	04/01/05 99	01/01/16 201007	\$124	\$0	\$0	0	0	0	REV \$0	AS AGREED EF	B
VW CREDIT	06/01/09 12	06/01/10 201006	\$29204	\$0	\$0	0	0	0	INST \$0	AS AGREED EF	B

**ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER**

**Public Records**

NO PUBLIC RECORDS DEVELOPED

**Comments****Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	EOCA
CITIZNSONE	ALL	08/18/17	EF		
CB/TALBOTS	ALL	10/26/16	EF		
CB/JCREW	ALL	09/08/16	EF		

**Repository Remarks**

NO REPOSITORY REMARKS DEVELOPED

**Submission Results**

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	06/14/18 07:39:29 AM	RECORD FOUND

**Repository Referral**

Equifax Credit Information Services  
P.O. Box 740241  
Atlanta, GA  
800-685-1111

**Source Information****Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
NO CREDITORS DEVELOPED			

**\*\*\* End of Credit Report \*\*\*****Disclaimer**

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

**\*\*\* End Of Report \*\*\***

**BOSTON PRIVATE**  
WEALTH • TRUST • PRIVATE BANKING

**Clayton G. Deutsch**  
Chief Executive Officer

June 19, 2018

Joy McCune  
85 University Avenue  
Westwood, MA 02090

Dear Joy:

It is my pleasure to offer you a position as Chief Human Resources Officer for Boston Private Financial Holdings. This note briefly outlines:

1. The position and associated expectations
2. Placement within our Executive team
3. The compensation arrangements we propose

I hope that this position is attractive for you, and I am very excited about having you join us.

I look forward to further discussing this role and to working with you to advance our Company.

Sincerely yours,



Clayton G. Deutsch

**PROPOSED FINANCIAL ARRANGEMENTS**

Base salary	\$280,000
Annual Performance Bonus (STI)	\$210,000
Annual Equity Award (LTI)	\$210,000*
“Fast Start” Supplemental Bonus (2018)	Up to \$50,000
Annual “Flex Benefit”	\$20,000
	<hr/>
Total Target Financial Reward – 2018**	\$770,000

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\* 60% Performance shares  
40% Restricted Stock Units

\*\* All figures annualized; actual 2018 compensation would be pro-rated based on 2018 start date

Note: STI and LTI figures reflect target performance; Actual payouts range from 0-200% based on attainment of overall BPFH performance metrics