

From: messages-noreply@bounce.linkedin.com [<mailto:messages-noreply@bounce.linkedin.com>] **On Behalf Of** George McCarthy via LinkedIn
Sent: Tuesday, April 30, 2013 10:59 AM
To: Michael Nathans
Subject: George McCarthy has recommended you on LinkedIn

LinkedIn Recommendations

George McCarthy has recommended your work as Founder and Chairman at Pay Rent, Build Credit, Inc..

Dear Michael,
I've written this recommendation of your work to share with other LinkedIn users.

Details of the Recommendation: "I have worked with Michael for more than 10 years. Michael led the way in developing methods for establishing the creditworthiness of consumers without requiring that they incur debt. While the work was extremely important ten years ago, it is probably more important now, given highly constrained credit markets.

Michael is an entrepreneurial leader within the Consumer Finance field. He advanced efforts to serve "thin file" consumers through purely innovative work in documenting and verifying timely rental payments. His work expanded quickly to documenting and verifying other routine payments for consumers with limited credit histories--e.g. utility, telephone, or other regular monthly bills. He was the first to ask the fundamental question: if a person or family is able to manage their financial life without incurring debt, why would we want to deny them credit when they need it? He was also the first to note the implicit bias in credit reporting created by landlords who could report derogatory payment histories, but rarely reported timely payments. Michael went on to develop expanded credit scoring models that are now being adopted by mainstream credit reporting agencies.

Beyond his innovation and entrepreneurship, Michael is a hugely reliable and decent business partner. He is open and honest and takes great pains to keep partners in the loop regarding all relevant developments in joint endeavors. I have enjoyed working with him and look forward to opportunities to work together in the future."

Director, Ford Foundation
PhD Economics

This email was intended for Michael Nathans (Founder, Pay Rent, Build Credit / PERC Senior Fellow and Advisor). [Learn why we included this](#). © 2013, LinkedIn Corporation. 2029 Stierlin Ct. Mountain View, CA 94043, USA