

Landlord Tenant Screening Services, LLC



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Landlord Tenant Screening Services would like to thank you for joining our tenant background screening family. We are a nationally recognized tenant background screening company that has been in operations for over 15 years.

Landlord Tenant Screening Services offers a wide variety of tenant screening tools that will guide you with making informed decisions when deciding on the right tenant to rent to. We recognize that the cost of services and the accuracy of information will ultimately be the deciding factors for you.

That's why we continue to keep our prices low and we give you the option to pass some of the cost on to your tenant through our Tenant Application Quick App. The information that we provide to you, comes directly from the major credit bureaus and local, state and the federal government.

With our online service, we provide you with the tools to appropriately assess your risks whereby giving you a greater insight into understanding the tenant's ability to pay rent on time, whether or not the tenant will respect your property and whether or not the tenant will become involved in criminal activities.

That's why it is imperative that you properly screen each potential tenant. We do not charge our customers a monthly or annual fee. You only pay for the services that you request. Your tenant client information can be retrieved 24/7 and it is archived on our servers so there is no paper wasted.

Our customer service department is available 6 days a week from 8:30 AM to 9 PM EST.

1.0 Logging In For The First Time

When you login for the first time, you will use the username and password that was given to you. Once you have successfully logged in, you will be required to change your password. Please write it down and place it somewhere that you will not forget and you can retrieve it when necessary. You will be required to select three questions and enter an answer for each question. You will not be able to use the same question more than once. Answers are NOT case sensitive (caps or no caps are okay).

2.0 Tabs Located On Your Panel

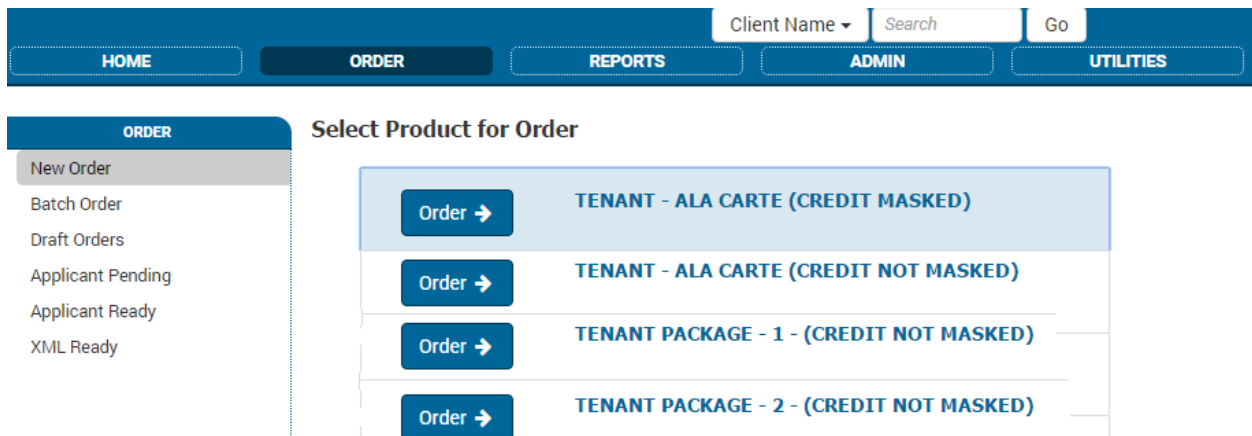
After you have completed the login process for the first time, you will notice that there are several tabs at the top of your screen.

2.1 Home Tab

Will take you back to the first screen you see after you have logged into our server.

2.2 Order Tab

Will take you to the page which allows you to place an order. Once on the order page, you will note in the center of the page a list of product tools under the heading "Select Product for Order". From there you can choose the Product Tools that meet your needs, see Product Tools to determine which product is best for you. Once you have decided on the products you want to screen your tenants, our automated system will begin processing your order. Once your order has been filled you will receive an email informing you to login and retrieve your information.



On the left hand side of the page you will note several links;

2.2.1 New Order

Link will identify what products you can order.

2.2.2 Batch Order

Link will allow you to upload a .csv file that includes five or more tenants that you wish to process without having to key in each one separately. The batch ordering feature is turned off by default, if you wish to use this service please contact our support department. Once enabled, the Batch Order

Import feature allows you to create multiple orders from a single, comma-separated-value format file (.csv).

2.2.3 Draft Orders

Link allows you to view orders that you have inputted into our system but have not yet processed. You can view them at any time and as well process an order.

2.2.4 Applicant Pending

Link allows you to view orders that have been processed but we are awaiting for the information to come back.

2.2.5 Applicant Ready

Link allows you to view tenants that are ready for your review.

2.3 Reports Tab

Allows you to view pending or completed reports. Can view the last 10, 25, 50, or 200 clients inputted into our system. In addition there is an advanced search that allows you to put in key information on the tenant to bring up his/her report such as using their social security number.

The screenshot shows the 'Reports' tab in a web application. The top navigation bar includes 'HOME', 'ORDER', 'REPORTS' (active), 'ADMIN', and 'UTILITIES'. A search bar at the top right contains 'Client Name', a 'Search' button, and a 'Go' button. The left sidebar has a 'REPORTS' section with 'Pending Reports' selected, and a 'FIND' section with options for 'Last 10 Reports', 'Last 25 Reports', 'Last 50 Reports', and 'Last 200 Reports'. The main content area is titled 'Pending Reports' and contains a table with columns: Name, SSN, File, Report To, Ordered By, Status, Ordered, Type, and Flag. The table is currently empty, displaying 'No reports to display.' Below the table are navigation controls including a 'Refresh' button, 'Items per page' set to 15, and a status indicator 'Showing 0 to 0 of 0 entries'. Action buttons for 'Results', 'View Report', and 'Print' are visible above the table.

2.4 Admin Tab

Allows you to add other office staff as a user allowing them access to run reports, etc. under the Manage Users link. Under billing you can click on your View Invoices to review your invoices.

The screenshot shows the 'Admin' tab in a web application. The top navigation bar includes 'HOME', 'ORDER', 'REPORTS', 'ADMIN' (active), and 'UTILITIES'. A search bar at the top right contains 'Client Name', a 'Search' button, and a 'Go' button. The user profile 'In House User' is visible in the top right corner. The left sidebar has an 'ADMIN' section with 'Manage Users' and a 'BILLING' section with 'View Invoices' selected. The main content area is titled 'View Invoices' and contains a table with columns: Client Name, Invoice Number, Invoice Date, and Ending Date. The table contains one entry with Invoice Number 173, Invoice Date 2012-12-31, and Ending Date 2012-12-31. Action buttons for 'View', 'Print', and 'Export' are visible above the table.

2.5 Utilities Tab

When performing a county criminal you can click on the Utilities tab and then click the Jurisdiction Lookup link to identify the county in which the tenant lives or has reported as a past location by entering the zip code.

The screenshot shows the 'Utilities - Jurisdiction Lookup' page. At the top, there is a navigation bar with tabs for HOME, ORDER, REPORTS, ADMIN, and UTILITIES. Below this, a sidebar lists various tools and reports. The main content area is titled 'Utilities - Jurisdiction Lookup' and contains a 'Jurisdiction Tool' section. This tool includes a search form with two radio buttons: 'Zip Code' (selected) and 'City/State'. There is a text input field for the search criteria and a 'Go' button. A note states: 'NOTE: You can search multiple zip codes by separating each zip with a comma.'

3.0 Description of Products and Sample Reports

3.1 Credit Masked and Credit Not Masked

We have two types of products categories, Credit Masked and Credit Not Masked. Credit masked are for those who are generally a private person, who owns a home and is renting it out, and would like to perform a credit check. In this case, a credit report is requested through a major credit bureau, it is then filtered through a tenant scorecard which indicates whether or not the tenant has passed or failed (see tenant scorecard). Credit Not Masked, are generally reserved for realty companies in which they can view a tenant's credit report. So let's go through each product.

3.2 Credit Report

Provides a credit history of your prospective tenant. It will indicate payment history, amount owed, length of credit history, new credit, types of credit in use, etc. A credit score is designed to measure the risk of default by taking into account various factors in a person's financial history. A credit score of 680 or higher is considered "fair or better" and generally the expected score (See Questions and Answers for users who can view report).

FILE# 2764318C	REPORT DATE	09-11-2011
	ORDER DATE	09-11-2011
	TYPE TENANT -	ALA CARTE (CREDIT NOT MASKED)
REPORTED TO	LANDLORD TENANT SCREENING SERVICES	
	PHONE: 800-380-0940	
<hr/>		
APPLICANT	JOHN DOE	SSN XXX-XX-0000
ADDRESS(ES)	5846 ERIK WAY	CITY / STATE / MIAMI, FL 33138
	DOB	06- 14-XXXX
<hr/>		
CREDIT SUMMARY		
<hr/>		
TOTAL TRADELINES	2	30 DAYS LATE 0
CURRENTLY SATISFACTORY	1	60 DAYS LATE 0

CURRENTLY DELINQUENT	0		90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0		NEWEST TRADE	01-05-2011
COLLECTION/CHR OFFS		1/0	OLDEST TRADE	10-08-2010
PUBLIC RECORDS	0		INQUIRIES	6

Financial Summary

	PAYMENT	TTL	BALANCE		PAST DUE	UTILIZATION
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT
INSTALLMENT	0	\$0	\$0	\$0	0%	STATED MONTHLY INCOME
OPEN	1	\$0	\$413	\$413	65%	INCOME TO RENT RATIO
REVOLVING	1	\$0	\$0	\$0	0%	INCOME TO DEBT RATIO
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO
2	\$0	\$413	\$413	\$413	65%	

WARNING; USE CAREFUL JUDGMENT THE PAST DUE COLUMN OF THIS FINANCIAL SUMMARY MAY POSSIBLY COMBINE AMOUNTS OF AN ORIGINAL CREDITOR WITH AMOUNTS FROM A COLLECTION AGENCY COLLECTING FOR THE ORIGINAL CREDITOR. A SINGLE DEBT COULD BE INCLUDED AS A TRADE AMOUNT AND WITH THE COLLECTION AGENCY. IN A FEW CASES, THIS SINGLE DEBT CAN APPEAR AS A JUDGMENT IN THE PUBLIC RECORDS SECTION, AS WELL.

VARIATIONS

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	JOHN DOE	XXX-XX-0000	06- 14-XXXX	
TU	JOHN DOE	XXX-XX-0000	06- 14-XXXX	

Address Comparison

ADDRESS REPORTED

APPLICANT	TU 25 NW 10 COURT RD, MIAMI, FL 33415	04/06/07
APPLICANT	TU 1011 PIKES ST MIAMI, FL 33147	11/05/10
APPLICANT	TU 2060 Davison RD, PEMBROKE PINES, FL 335561	

Employment Comparison

COMPANY	POSITION	REPORTED
TU ABC Roofing		07/18/09

CREDIT BUREAU REPORT SCORES

N/A - FICO RISK SCORE, CLASSIC 2004
 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT (CODE 3)

CREDIT HISTORY

CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE	TYPE	PRESENT STATUS
MASTER CARD	10-08-2010	11/19/10	\$216	\$0	\$0	0 0 0	REV \$0	As Agreed B
Remarks: KOB: BANKS; ACCOUNT CLOSED BY CONSUMER								
BANK OF AMERICA	01-05-2011	09/01/11	\$413	\$413	\$413	OPEN 1 \$0	Collection	B
REMARKS: ORIGINAL CREDITOR: MEDICAL; KOB: COLLECTION SERVICES; PLACED FOR COLLECTION								

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

PUBLIC RECORDS

NO PUBLIC RECORDS DEVELOPED

PRIOR INQUIRIES

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CAR ONE ALL	11-10-2012	TU	BANKS		

CAP ONE ALL	06-10-2011	TU	BANKS	
DISCOVER	ALL	05-04-2009	TU	FINANCE / PERSONAL
BANK OF AMER	ALL	04-20-2009	TU	BANKS
CF BANK/NB	ALL	03-21-2009	TU	BANKS
REPOSITORY REMARKS				
TU	HIGH RISK FRAUD ALERT; AVAILABLE AND CLEAR (HOL)			
SOURCE INFORMATION				
CREDITORS				
CREDITOR	SUB CODE	ADDRESS	PHONE	
NO CREDITORS DEVELOPED				
SUBMISSION RESULTS				
APPLICANT	BUREAU	DATE		RESULT
APPLICANT	TRANSUNION	09-11-2011	02:27:31 PM	RECORD FOUND
REPOSITORY REFERRAL				
Trans Union Consumer Relations www.transunion.com/myoptions 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 800-888-4213				
COMMENTS				
*** 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.				

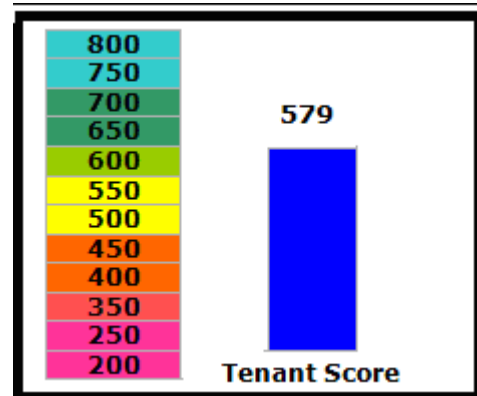
3.3 Tenant Credit Scorecard

It's a common practice in the tenant background screening industry to use the Tenant Scorecard. It saves time and it serves without bias when it comes to analyzing data to determine if the tenant is right for you. Information that is gathered through the screening process is filtered through a Tenant Scorecard that is set up to give a Pass or Fail result. It is based on parameters that are set within the scorecard. In most cases it is based on credit, criminal and eviction history. The card will improve decision turnaround time, reduce delinquency rates, simplify compliance, and increase your bottom line margins.

Example 1			Example 2		
Tenant Scorecard (Results)			Tenant Scorecard (Results)		
DECISION	FAIL		DECISION	PASSED	
NAME(S) SEARCHED: John Doe FILE NUMBER: 764216 DOB: 02/15/1979			NAME(S) SEARCHED: Jane Doe FILE NUMBER: 784217 DOB: 06/22/1964		
	RESULTS	RECOMMENDATION		RESULTS	RECOMMENDATION
PROPOSED RENT	850	NA	PROPOSED RENT	610	WA
STATED MONTHLY INCOME	2500	N/A	STATED MONTHLY INCOME	2000	N/A
INCOME TO RENT	2.94:1	CONDITIONAL	INCOME TO RENT	3.27:1	PASS
INCOME TO DEBT	1.23:1	PASS	DELINQUENT ACCOUNTS	0%	PASS
INCOME TO DEBT INCL RENT	086:1	FAIL	COI I CTION/CHARGE OFF	17%	PASS
CREDIT SCORE	28	FAIL	CRIMINAL RECORDS CHECK	None	PASS
DELINQUENT ACCOUNTS	9	FAIL	OVERALL COMPOSITE	PASS	
COLLECTION/CHARGE OFF	1	PASS			
BANKRUPTCY RECORDS	0	PASS			
OVERALL COMPOSITE	FAIL				

3.4 The Tenant Credit Scorecard can be configured to meet your needs.

Tenant Scorecard	
Credit Criteria: Credit Scores:	
<input checked="" type="checkbox"/>	Fail Below 580 Approve Above 640
<input type="checkbox"/>	Ignore Results with 'No Score' Records
<input type="checkbox"/>	Fail Results with 'No Score' Records
<input checked="" type="checkbox"/>	Income to Rent: Fail Below 2.00 :1 Approve Above 3.00 :1
<input checked="" type="checkbox"/>	Income to Debt: Fail Below 0.67 :1 Approve Above 1.00 :1
<input checked="" type="checkbox"/>	Income to Debt incl Rent: Fail Below 1.00 :1 Approve Above 1.33 :1
<input checked="" type="checkbox"/>	Delinquent Accounts: Consider Only Currently Delinquent Tradelines
<input type="checkbox"/>	Ignore Education/Student Loan Tradelines
<input type="checkbox"/>	Ignore Medical Collections
<input type="checkbox"/>	By Total: Fail Above 4 Approve Below 2
<input type="checkbox"/>	By Percent: Fail Above 20 % Approve Below 10 %
<input checked="" type="checkbox"/>	Fail If Within 2 Years
<input type="checkbox"/>	Include Manual Review
Handling of No Credit Record Found when Credit Report is Ordered	
<input type="checkbox"/>	Ignore Credit Elements with 'No Credit Record Found' Results
<input type="checkbox"/>	Fail Credit Elements with 'No Credit Record Found' Results
<input checked="" type="checkbox"/>	Include Manual Review for Credit Elements with 'No Credit Record Found' Results
<input type="checkbox"/>	Criminal Records
<input type="checkbox"/>	Eviction Records
<input type="checkbox"/>	Residential Records
<input type="checkbox"/>	Employment Records



One of the factors taken into account is the tenant's credit score. Since the score has been setup for a fail grade if the score falls below 580 and approved if above 640. In this case the tenant would receive a failing grade. It does not necessarily mean that tenant will get an overall failing grade. This score can be changed accordingly within the Tenant Scorecard to reflect your demographics.

3.5 Employer Reference Check

One of the more involved tasks for a landlord is to perform an employer reference check. This can be a mundane task, as much of your time is spent tracking down a supervisor or someone you can speak with. For this reason landlords tend to opt out from undertaking this task. We perform this task saving you time and money. This begins to establish the tenant's truthfulness and ability to pay rent.

3.6 Landlord Residence Check

Obtaining a prior landlord reference check is another key component in properly screening the tenant. Generally speaking, it is much more beneficial to contact a prior landlord and not the current one. That is, a current landlord most likely would have positive statements of the tenant if he/she is trying to get rid of the tenant. You are more apt to get a glowing reference. The problem in getting a landlord reference is it can be time consuming. That's why we offer this service to you at a reasonable rate.

Landlord Residence Check

RESPONSE RECEIVED: YES File 2789Y
NAME: JOHN DOE
TENANT ADDRESS: 124 WEST 5TH APT 217B SALEM, NH
LANDLORD: MIKE BAXTER
LANDLORD PHONE NUMBER: (123) 523-8659
SEARCH DATE: 04-17-004 9:45 AM
DATE VERIFIED: 04-17-2004
VERIFIER TITLE: LANDLORD
LANDLORD TYPE: PRIOR
LANDLORD PROVIDED INFORMATION
DATE MOVED IN: 09/05/2004
DATE MOVED OUT: 12/15/2004

NOTES: Landlord Reported Tenant Did Not Pay Rent on Time, Last Two Months Did Not Pay Rent, Filed For Eviction. Tenant Was Loud, Neighbors Complained Of Noise Late At Night And People Coming And Going Throughout The Day And Night, Police Called For A Fight, Tenant Arrested, Upon Inspecting Unit Tenant Broke Kitchen Cabinets, Put Hole In Wall, Broke Bedroom Door.

3.7 County Criminal

A county criminal check will include any criminal behavior on an individual within a given county within that state. When the criminal record check is performed and a hit comes back, it will include; criminal charges, case numbers, the date of the offenses, disposition dates, and confirmation of convictions or non-convictions. If the tenant has lived in two or three counties in his/her lifetime it may make sense to perform a county criminal in all counties. Most counties do provide an automated report retrieval system in which criminal reports are retrieved within a day. However, there are still counties that do not provide this service, in this case it can take as much as 5 business days. Most counties do charge a fee for this information, in most cases it's a nominal fee. The fee schedule is posted on our site. In general we are able to go back 7 years.

COUNTY CRIMINAL - SEARCH DATE 12/29/2014 LAST NAME: DOE FIRST NAME: JOHN SEX: MALE
DATE OF BIRTH: 03/14/1969 RACE: WHITE ADDRESS: 22340 SW 69 RD PARKWAY MIAMI, FLORIDA
33189 SEARCH SCOPE: 7 YEARS JURISDICTION: MIAMI DADE, FLORIDA REGJB - JUSTICE BUILDING

1) DATE OF INCIDENT 12/21/2014 CASE NUMBER P-26-27894 STATUS: OPEN
ASSESSMENT AMOUNT: \$50.00 BALANCE DUE: \$50.00 JUDGE: BLOCH, JASON DEFENSE
ATTORNEY: SMITH, TRAVIS BOND TYPE: RELEASED OWN RECOGNIZANCE BOND ISSUE DATE:
12/28/2014 CHARGES:
- RESIST OFF W/VIOL FELONY DEF PROSECUTION PGM
- BATTERY/AGG/LEO FELONY NO ACTION
- ASSLT/AGG/LEO/FIRERM FELONYNO ACTION
- ASSLT/AGG/LEO/FIRERM FELONYNO ACTION
TRIAL PROS. ASSIGNED: JEFFERSON, DAVE 12/29/2014
12/22/2014 FIRST APPEARANCE/BOND HEARING - P.M.
12/24/2014 ATTORNEY TYPE APPOINTED AT BOND HEARING PUBLIC DEFENDER

2) DATE OF INCIDENT 02/28/2014 CASE NUMBER N-16-004972 PETIT THEFT STATUS: CLOSED

3.8 Tenant Q App (Quick)

Allows the landlord the ability to send out an email link to a potential tenant, the tenant then clicks on the link and is directed to our secure server. The tenant then completes a form, at which point the

tenant pays for the service or it can be set up where the landlord pays for the service. Once completed, you will receive an email informing you to login and review the search results.

4.0 Product Tools

- **Tenant - Ala Carte (Credit Not Masked)** Can perform the following searches; Credit, County Criminal Records Search, State Criminal Records Search, InstaCriminal National Search, Sex Offender Search, InstaEviction Single State Search, Employment Verification, Landlord Residence Check, and or Tenant Scorecard.
- **Tenant - Ala Carte (Credit Masked) Tab.** Performs a credit check filtered through a the Tenant Credit Scorecard, you have the option of choosing additional searches; County Criminal Records Search, InstaCriminal National Search, Sex Offender Records Search, InstaEviction Single State Search, Landlord Residence Check, and or Employment Verification.
- **Tenant Package - 1 - (Credit Not Masked).** (Price is discounted) Performs the following searches; Credit, Employment Verification and Tenant Credit Scorecard.
- **Tenant Package - 2 - (Credit Not Masked).** (Price is discounted) Performs the following searches; Credit, InstaEviction Single State Search, Employment Verification, and Tenant Credit Scorecard.
- **Tenant Package - 3 - (Credit Not Masked).** (Price is discounted) Performs the following searches; Credit, InstaCriminal National Search, InstaEviction Single State Search, Employment Verification and Tenant Credit Scorecard.
- **Tenant Package - 4 - (Credit Not Masked).** (Price is discounted) Performs the following searches; Credit, InstaCriminal National Search, InstaEviction Single State Search, Employment Verification, Landlord Residence Check and Tenant Credit Scorecard.
- **Tenant Package 1 - (Masked Credit).** (Price is discounted) Performs the following searches; Credit, Employment Verification and Tenant Credit Scorecard.
- **Tenant Package 2 - (Masked Credit).** (Price is discounted) Performs the following searches; Credit, InstaEviction Single State Search, Employment Verification and Tenant Credit Scorecard.
- **Tenant Package 3 - (Masked Credit).** (Price is discounted) Performs the following searches; Credit, InstaCriminal National Search, InstaEviction Single State Search, Employment Verification and Tenant Credit Scorecard.
- **Tenant Package 4 - (Masked Credit).** (Price is discounted) Performs the following searches; Credit, InstaCriminal National Search, InstaEviction Single State Search, Employment Verification, Landlord Residence Check and Tenant Credit Scorecard.
- **Tenant Q App Package 5 (Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, County Criminal Records Search, InstaCriminal National Search, InstaEviction National Lookup Search, Landlord Residence Check, Employment Verification and Tenant Credit Scorecard.
- **Tenant Q App Package 6 (Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, InstaCriminal National Search, InstaEviction National Lookup Search, Employment Verification and Tenant Credit Scorecard.
- **Tenant Q App Package 7 (Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it

up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, InstaCriminal National Search, InstaEviction National Lookup Search and Tenant Credit Scorecard.

- **Tenant Q App Package 8 (Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, InstaEviction National Lookup Search and Tenant Credit Scorecard.
- **Tenant Q App Package 9 (Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit and Tenant Credit Scorecard.
- **Tenant Q App Package 10 (Not Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, County Criminal Records Search, InstaCriminal National Search, InstaEviction National Lookup Search, Landlord Residence Check, Employment Verification and Tenant Credit Scorecard.
- **Tenant Q App Package 11 (Not Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, InstaCriminal National Search, InstaEviction National Lookup Search, Employment Verification and Tenant Credit Scorecard.
- **Tenant Q App Package 12 (Not Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, InstaCriminal National Search, InstaEviction National Lookup Search and Tenant Credit Scorecard.
- **Tenant Q App Package 13 (Not Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit, InstaEviction National Lookup Search and Tenant Credit Scorecard.
- **Tenant Q App Package 14 (Not Masked).** (Price is discounted) Will email your potential tenant a link where it will direct him/her to our secure server in which they will fill out a form (you can set it up so the potential tenant pays for this service or you can pay). Once completed, you will receive an email informing you to login and review the search results. Will perform the following searches; Credit and Tenant Credit Scorecard.

5.0 Questions and Answers (Q&A)

5.1 Company Information

5.1.1 Q: Why Should We Do Business With You?

A: At Landlord Tenant Screening Services we provide large apartment owners, landlords, and individual homeowners with the tools they need to properly screen their tenants. We have been in the business for over 15 years and we are one of the leading tenant background screeners in the country. Whether you own one rental unit or manage a large apartment complex, we will provide you with the tools that will give you the confidence in renting to the right person.

We recognize that without the correct tenant background screening tools, your decision making is only as good as the information that is available to you. That's why we provide a wide range of services that will fill in the gap which will allow you to make informed decisions. With our screening solutions you will be able to evaluate tenant risk whereby reducing your decision turnaround time in placing good tenants in your rental properties.

5.1.2 Q: How Do I Sign Up For Services?

A: To get started, you will need to create an account, this is done by filling out our application which is downloaded from our website, simply clicking on the "Register" tab. Once you have completed the application, fax it back to us (our fax number is printed on the form). We will then contact you with instruction on the use of our system and we will provide you with a username and password which will allow you to log into our secure server to begin your tenant screening.

5.1.3 Q: Do You Charge Monthly Maintenance Or Annual Fees And Are There Any Other Fees?

A: We do not charge a monthly maintenance or annual fee. You pay only for services you order. However, in some cases there are fees associated with obtaining criminal records. Not all, but some states and counties charge an access fee for obtaining criminal reports. In general, these fees are about eighty cents, we will provide you with the fee schedule if requested. The fee schedule is also posted online.

5.1.4 Q: What Are Your Hours Of Operations?

A: We are open 6 days a week from 8:30 AM to 9 PM EST. We also have an afterhour's person 7 days a week. You can perform and access our online serves 24/7. We can be reached at (800) 380-0940.

5.1.5 Q: How Long Does It Take To Get Reports?

A: Credit reports and Tenant Credit Scorecard have about a 3 to 5 second delay. Other reports generally take a full day.

5.2 Credit Reports

5.2.1 Q: How Do I Know If I Qualify To Receive And Review Tenant Credit Reports?

A: In order to receive and view a credit report under the new regulations you must have a company with a business license that is associated with landlord tenant services, have a business checking account and a secure business office that is furnished with a filing cabinet that can be locked, a paper shredder and a company phone. If

you meet these requirements you will be set up as a business account. But before we can give you access to credit reports an onsite inspection is required by law. The onsite inspection will be performed by a third party to insure the above conditions are met.

5.2.2 Q: How Can I Screen A Prospective Tenant If I Don't Meet The Credit Bureau's New Regulations?

A: By using Landlord Tenant Screening Services, you will be able to purchase a credit report on your prospective tenant. That report will be filtered through our Tenant Credit Scorecard which will indicate a pass or fail based upon your credit requirements. If you do not meet the above requirements you will not be able to see the actual credit report or the actual credit score and no inspection is required.

5.2.3 Q: Do I Need To Get A Tenant's Consent To Run A Tenant Credit Report?

A: Yes, you must have your tenant sign a tenant consent statement which states the tenant gives you permission to run his/her credit report for landlord tenant screening. In general, a standard renter's application will have this at the bottom of the form. If your renter's application does not, you will have to include it. We would recommend that you purchase your rental applications from your local stationary store to insure that the proper language is included.

5.2.4 Q: If I Can Not Review A Tenant Credit Report Why Should I Purchase One?

A: By purchasing the report, you will know if the tenant meets your financial requirements. By purchasing the report, all information contained in the credit report is filtered through the Tenant Credit Scorecard. The Tenant Credit Scorecard will inform you whether the tenant has passed or failed. This grade is based on the tenant's credit score, number of collections, number of judgments, and other factors that are set up within the scorecard. This will help you to decide whether or not the tenant can pay his/her rent.

5.3 Individual Landlords

5.3.1 Q: What Services Do You Provide To The Individual Landlord?

A: At Landlord Tenant Screening Services, we offer the individual landlord the same service we offer our business accounts. The only difference is you cannot view a tenant credit report, you can however purchase a credit report which will be filtered through our Tenant Credit Scorecard which will provide you with a pass or fail grade based on the tenant's credit score, collections, bankruptcies, judgments and other information that you choose.

You will have full access to prior evictions, employment verification, prior landlord reference check, sex offender screening, criminal background checks (county, state and national) and our Tenant Quick App. Most of our business accounts tend not to view tenant credit reports, instead they allow the Tenant Credit Scorecard do the work for them since reviewing a credit report can be time consuming. As the Tenant Credit Scorecard will improve decision turnaround time, reduce delinquency rates, simplify compliance, and increase your bottom line margins. We also offer package discount pricing.

5.4 Business Accounts

5.4.1 Q: What Services Do You Provide To Businesses?

A: Once you have been approved as an appropriate business type, you will have access to view and download tenant credit reports, prior evictions, employment verification, prior landlord reference check, sex offender screening, criminal background checks (county, state and national), Tenant Scorecard, and our Tenant Quick App. If you are currently using a tenant Property Management System (PMS) software, you will be able to integrate you PMS through our servers to perform your tenant background screening. We also offer package discount pricing.

6.0 Legal Issues

6.1 Housing Discrimination

Housing Amendment Acts (42 U.S. Code 3601-3619, 3631) and many state and local laws, prohibit a landlord from selecting tenants based on certain criteria. A landlord may not refuse to rent to a tenant for the following reasons: Race or color, National origin, Religion, Disability or handicap, including physical and mental impairment, Sex, including sexual harassment, Familial status (includes protection for people with children under age 18 or pregnant women). In addition, state and local housing discrimination laws may offer coverage beyond federal law, such as protection for sexual orientation, age, and marital status.

What property is exempt from the federal Fair Housing Acts? - The Fair Housing Acts do not apply to every rental property. Exempt property includes: Senior housing, Owner-occupied housing, Some owners of single family homes: A single family home is owned by a private person and rented without the use of a real estate broker or discriminatory advertising. Some housing owned by religious organizations and private clubs: Housing that limits occupancy to its members. Local and state housing discrimination laws may still apply to federally exempt property.

6.2 Credit Tenant Reports (Using Consumer Reports)

Using Consumer Reports: What Landlords Need to Know - Landlords may use credit reports to evaluate rental applications as long as they follow the provisions of the Fair Credit Reporting Act.

If you're a landlord, you may use consumer reports to evaluate rental applications as long as you follow the provisions of the Fair Credit Reporting Act (FCRA). The FCRA is designed to protect the privacy of consumer report information and to guarantee that the information supplied by consumer reporting agencies (CRAs) is as accurate as possible. The FCRA requires landlords who deny a lease based on information in the applicant's consumer report to provide the applicant with an "adverse action notice."

6.3 What is a Consumer Report?

A consumer report contains information about a person's credit characteristics, character, general reputation, and lifestyle. A report also may include information about someone's rental history, such as information from previous landlords or from public records like housing court or eviction files. To be covered by the FCRA, a report must be prepared by a CRA - a business that assembles such reports for other businesses. The most common type of CRA is the credit bureau.

Landlords often use consumer reports to help them evaluate rental applications. These reports include:

- A credit report from a credit bureau, such as Trans Union, Experian, and Equifax or an affiliate company;
- A report from a tenant-screening service that describes the applicant's rental history based on reports from previous landlords or housing court records;

- A report from a tenant-screening service that describes the applicant's rental history, and also includes a credit report the service got from a credit bureau;
- A report from a tenant-screening service that is limited to a credit report the service received from a credit bureau; and
- A report from a reference-checking service that contacts previous landlords or other parties listed on the rental application on behalf of the rental property owner.

Landlords often ask applicants to give personal, employment and previous landlord references on their rental applications. Whether verifying such references is covered by the FCRA depends on who does the verification. A reference verified by the landlord's employee is not covered by the Act; a reference verified by an agency hired by the landlord to do the verification is covered.

What is an Adverse Action? - An adverse action is any action by a landlord that is unfavorable to the interests of a rental applicant. Common adverse actions by landlords include:

- Denying the application;
- Requiring a co-signer on the lease;
- Requiring a deposit that would not be required for another applicant;
- Requiring a larger deposit than might be required for another applicant; and
- Raising the rent to a higher amount than for another applicant.

6.4 The Adverse Action Notice

When an adverse action is taken that is based solely or partly on information in a consumer report, the FCRA requires you to provide a notice of the adverse action to the consumer. The notice must include:

- the name, address and telephone number of the CRA that supplied the consumer report, including a toll-free telephone number for CRAs that maintain files nationwide;
- a statement that the CRA that supplied the report did not make the decision to take the adverse action and cannot give the specific reasons for it; and
- a notice of the individual's right to dispute the accuracy or completeness of any information the CRA furnished, and the consumer's right to a free report from the CRA upon request within 60 days.

Disclosure of this information is important because some consumer reports contain errors. The adverse action notice is required even if information in the consumer report was not the main reason for the denial, the increase in security deposit or rent or other adverse action. In fact, even if the information in the report plays only a small part in the overall decision, the applicant still must be notified.

The adverse action notice must name the CRA that provided the report to the landlord, even if the information came from another CRA. For example, a report from XYZ TenantScreen includes a credit report from ABC Credit Bureau. The credit report includes negative information that prompts the landlord to turn down the rental application. The adverse action notice should name XYZ TenantScreen as the CRA because XYZ TenantScreen actually provided the report to the landlord. The notice also can explain that XYZ TenantScreen got the credit information from ABC Credit Bureau, but that is not required under the FCRA. While oral adverse action notices are allowed, written notices provide proof of FCRA compliance. Take the Case of...

- A landlord who orders a consumer report from a CRA. Information contained in the report leads to further investigation of the applicant. The rental application is denied because of that investigation. Since information in the report prompted the adverse action in this case, an adverse action notice must be sent to the consumer.
- An applicant with an unfavorable credit history, like past-due credit accounts, who is denied an apartment. Although the credit history was considered in the decision, the applicant's poor repu-

tation as a tenant in his current location played a more important role. The applicant is entitled to an adverse action notice because the credit report played a part, however minor, in the denial.

- A person with an unfavorable credit history, like a bankruptcy, but no other negative indicators, who applies for an apartment. Rather than deny the application, the landlord offers to rent the apartment, requiring a security deposit that is double the normal amount. The applicant is entitled to an adverse action notice because the credit report influenced the landlord's decision to require a higher security deposit from the applicant.
- A landlord who hires a reference-checking service to verify information included on a rental application. Because the service reports that the applicant does not work for the employer listed on the application, the rental application is denied. The applicant is entitled to an adverse action notice. The report is a consumer report from a CRA (the agency checking the references provided by the consumer on the application), and its report influenced the landlord's decision to deny the application.
- A landlord who makes it a practice to approve an application if the prospective tenant shows an adequate income or has a favorable credit report, is dealing with an applicant who has an inadequate income and a bad credit report. The applicant is entitled to an adverse action notice because the credit report influenced the denial, even though income was another factor.

6.5 Non-Compliance with the FCRA

Landlords who fail to provide required disclosure notices face legal consequences. The FCRA allows individuals to sue landlords for damages in federal court. A person who successfully sues is entitled to recover court costs and reasonable legal fees. The law also allows individuals to seek punitive damages for deliberate violations of the FCRA. In addition, the Federal Trade Commission (FTC), other federal agencies and the states may sue landlords for non-compliance and get civil penalties. However, a landlord who inadvertently fails to provide a required notice in an isolated case has legal protections, so long as he or she can demonstrate "that at the time of the . . . violation he maintained reasonable procedures to assure compliance" with the FCRA.