RESIDENT CHECK.com
SCREENING CHECK COLLECTIONS

Innovative Custom Solutions ... Since 1994

User Manual

NAA NSC NMHC National Multi Housing Council

ResidentCheck Procedures Manual

Table of Contents

Section I: Getting Started

Establishing Your User Name and Password

Once your community has been set up to use *ResidentCheck*, an administrator working for your community will provide each associate with a User Guideline Form. After completing this form, fax it to *ResidentCheck* and your personal and confidential User Name (also called login name) and Password will be established. If you have any questions or comments in establishing your User Name or Password, please contact *ResidentCheck* at (800) 491-2580 ext. 154 or e-mail password@residentcheck.com.

Users may not share login names.

Accessing ResidentCheck

Login to the Internet and type www.residentcheck.com in the address box and press **ENTER**.

The first time you access *ResidentCheck* the browser may ask if you "trust" *ResidentCheck* for secure communications. Check "yes" or "OK." You can also check the box saying that you don't need to see this warning again.

An example of the *ResidentCheck* screen is shown below.

Section I: Getting Started

Logging In

At the beginning of each *ResidentCheck* session you will need to log in with your User name and Password.

At the Member Login section of the home page, type your User Name and Password.

When your User Name and Password have been entered, click the "Login" button and you will have access to the *ResidentCheck* Welcome Menu screen as shown below. To begin processing an application select "New App".

Section II: Choosing the Application Type

Each Application type in *ResidentCheck* has a different functionality and purpose. It is important to choose the proper application type to ensure an accurate decision.

InstaCheck   Individual or married leaseholder, includes students with verifiable income and no guarantor.

Guarantor   Usually a parent/guardian that is guaranteeing the monies for the lease. Most commonly used for students with no verifiable income.

Roommate   More than two persons who will occupy the same apartment. All persons applying as roommates will have to qualify individually in all areas except for income. The income will be combined to qualify. When entering the application in *Resident Check*, under # of roommates, it is a total count of all persons who willbe leaseholders, including the applicant you are entering.

Special Circumstance for Roommates

1. *One is a student w/guarantor and one works full-time* – Enter the student as a student – his income does not matter, a guarantor will be necessary to cover the income. Enter the other applicant as a roommate, on the lease info page under roommates income input the guarantor's income. This will allow the full-time employed applicant to qualify for the rent/income ratio with the student.

2. *Non-married applicants and one will be solely responsible for the monies of the lease and the other does not have verifiable income.* You will need to enter both applicants as roommates and reference the other person on the lease information page. On the lease info page input $0 for the non-working person and the income for the working person, and as long as the one applicant qualifies, the income will count for both.

3. *Parent and a child who is a college student* (over 18, must be a leaseholder), Follow steps for #2. Same as a working and non-working roommate.

4. *2 or more non-married full-time employed persons apply and one is denied.* The other will either need to secure another roommate, or decide to qualify for a unit on his or her own. They would need to be re-entered as a new applicant for the new unit.

5. *An applicant is moving in with an established resident.* You will not process the existing resident again. The new applicant needs to be entered as a roommate. On the lease info page you will need to input the income of the existing resident.

Student   Has no verifiable income and has a guarantor that covers income only. Must qualify in all other areas independently.

Select Application Type

After selecting the application type from the choices provided, click **Next** and begin entering the applicant's information.

Explanation of Data Entry Screen

On the Data Entry screen (shown on the previous page) you will notice three tabs titled **Applicant**, **Spouse**, and **Lease Info**.

Applicant is for entering the primary applicant's identifying information including name, address, SSN, date of birth, driver's license number and state of issue. The system will automatically format the SSN and the date of birth.

> Address fields are divided into the following: **Num** is for the street number, **Dir** is for direction, N, S, E, W, SW, etc., **Street** is for the street name, **Type** is the street type, ST, AVE, BLVD, etc, **Zip Code** is positioned before the City and State fields–the system will display the city and state once you have entered a valid zip code for the applicant.

> Once completed, click the **Spouse** button to proceed to the **Spouse** or click the **Lease Info** tab.

Spouse is used to enter identifying information for married applicants choosing to apply jointly. It is not necessary to enter an address for the spouse unless an alternate address has been provided. After entering the spouse's identifying information, click the **Lease Info** button to proceed.

Lease Info is for entering the Leasing Agent, Traffic Source, Unit Number, Move in Date, Length of Lease, Deposit Amount, Rent Amount, Total Monthly Income. This information is used for calculating the Rent to Income Ratio and for creating Demographic Risk Management Reports.

When all the information is entered, click **Next**.

Confirmation Page

This will display the **Confirmation/Submit** notification. Verify all the information entered is correct, if not, click Cancel and make the necessary corrections. If the information is correct and the applicant has signed the application, enter your password and click **Sign and Submit**.

Section III: Sample Report With Explanations

1. Applicant's Information
Identifies the personal information provided by the applicant (name, social security number, driver's license number, birth date).

2. Verification of SSN
Verifies the year the SSN was issued. It also shows the number of inquiries on the given number as well as on the applicant's address(es) and DOB. Alternate names (i.e. aliases, maiden or previous surnames, or nicknames) will also be identified.

3. Credit Report Includes:

3a. Profile Summary
This is a summary of the credit report including public records, bankruptcies, liens, civil actions against the applicant and current or delinquent accounts.

3b. Addresses & Employers
Applicants address(es), including dates reported, the reported source, and number of subscribers that have reported the address. This also includes the applicant's employer(s), including dates reported, the reported source, and number of subscribers that have reported the employer.

3c. Tradelines
These represent the individual accounts as reported to the credit bureaus, including creditor's name, payment status, payment history, and account status.

Confidential Application

PREPARED FOR:	CITY HEIGHTS	PHONE:	555-568-5698
	4200 SUNSET BOULEVARD	FAX:	555-698-6523
	LOS ANGELES, CA 90901	PREPARED	MATTHEW X569
LEASED	PEGGY SUE	BY:	1/22/2004 9:56:44 AM

1. Applicant(s)

APPLICANT
NAME: JONATHAN QUINCY CONSUMER   SSN: 555-707-

DRIVERS LICENSE: TX 12345678   BIRTH DATE: 1/10/1951
UNIT: 206   MOVE IN   1/1/2004   RENT: 750   DEPOSIT: 350   ROOMMATES: 0

2. SSN Verification

DOB: 1951
INPUT SSN ISSUED: 1965-1966   JONATHAN QUINCY CONSUMER
FROM 03/01/96 INQ COUNT FOR SSN = 0   JACK CONSUMER
FROM 03/01/96 INQ COUNT FOR ADDRESS = 15   JOHN SMITH
JONATHAN SMITH JONES, JR.

3. Credit Report

PROFILE SUMMARY   CLICK TO HIDE SECTION

PUBLIC RECORDS:	2	PAST DUE AMOUNT:	$1,421
INSTALLMENT BALANCE:	$45,037	EST. MONTHLY PAYMENT:	$1,865
REAL ESTATE BALANCE:	$234,000	REAL ESTATE PAYMENT:	$3,128
REVOLVING BALANCE:	$14,657	REVOLVING AVAILABLE:	27%
CREDIT:	3		
INQUIRIES:	0		
INQUIRIES IN SIX MONTHS:	2	OLDEST TRADELINE:	01/68
PAID ACCOUNTS:	10	SATISFACTORY ACCOUNTS:	6
NOW DELINQUENT:	3	PREVIOUSLY DELINQUENT:	0

ADDRESSES   CLICK TO HIDE SECTION

10655 N BIRCH ST	BURBANK	A	90210	12/02 - 11/03	2
1314 SOPHIA LN	AKRON	A	44307	10/01 - 8/02	2
2600 BOWSER ST	DENTON	A	76209	8/99 - 7/01	6

EMPLOYERS   CLICK TO HIDE SECTION

JENKINS LAWNS	2035 BROADWAY SUITE 300 LOS ANGELES CA	03/02	1
BELL AUTOMOTIVE	15111 MAIN STREET BURBANK CA	09/01	1

PUBLIC RECORDS   CLICK TO HIDE SECTION

COUNTY SPR CT SANTA ANA	09/19/1993	3019999	$1,200
PLANTIFF: MOORE BROS.		1	CIV CL JUDG
# BP1234P509877505853			

US BANKRUPTCY	02/10/1993	3010999	$1,200
PLANTIFF: MOORE BROS.		2	BK 13-PETIT
# BP1234P509877505853			VOLUNTARY

TRADELINES   CLICK TO HIDE SECTION

SUBSCRIBER	OPEN DATE	AMT-TYPE 1	AMT-TYPE 2	CONDITION
SUB# KOB TYP TRM ECDA	BALANCE	BALANCE	PYMT LEVEL	MONTHS
	DATE			REV
	LAST PAID	MONTH PYMT	PAST DUE	MAXIMUM
STATUS:	PYMT HISTORY			

* BAY COMPANY	01/68	$1,400 -L	-NA-	BKADJPLN
2390466 DC CHG REV 2	05/31/96	$0	(99) 05/96	
		-NA-	-NA-	

➤ STATUS: DELINQ 180   PYMT HISTORY: 7654321CCCC00CCCCCCCCCCCCCC
ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

3d. Inquiries
A listing of companies who have inquired on the applicant's credit.

3e. Previous ResidentCheck Inquiries
A listing of all the communities where the applicant has applied through ResidentCheck.

4. TeleCheck Inquiry
Presents a snapshot of the current check-writing status of the applicant.

Credit Report

*EMPLOYEES CREDIT UNION	02/85	$10,000 -L	$9,612 -H	OPEN
1220855 BC CRC REV 2	01/15/98	$6,029	02/85	(99)
	1/98	$180	-NA-	
STATUS: CUR ACCT		PYMT HISTORY:CCCCCCCCCC000000CCCCCCCCCC		

*STATE BANK	01/90	$10,000 -L	$7,108 -H	OPEN
129987 BC CRC REV 1	06/15/96	$8,628	01/90	(85)
	5/96	$225	-NA-	
STATUS: CUR ACCT		PYMT HISTORY:CCCCCCCCCCCC00CCCCCCCCCC		

*HOME FINANCIAL	05/90	$400,000 -O	-NA-	OPEN
5935250 FM R/E 360 2	01/12/98	$234,000	05/90	(92)
	12/97	$3,128	-NA-	
STATUS: CUR ACCT		PYMT HISTORY:CCCCCCCCCCCC00CCCCCCCCCC		

*MOUNTAIN BK	03/93	$43,225-O	-NA-	OPEN
1119999 BI SEC 060 2	12/17/96	$19,330	12/96	(39)
	11/96	$956	$956	
STATUS: 30 3TIMES		PYMT HISTORY:1CCCCC1CCCCCCCCCCCCCCCCCC		

*CENTRAL BANK	12/93	$22,350-O	-NA-	OPEN
1132912 BI AUT 048 1	06/15/96	$11,050	06/96	(31)
	5/96	$465	$465	
STATUS: 30 DAYS DEL		PYMT HISTORY:1CCCCCCCCCCCCCCCCCCCCCCCC		

See Below →

*ABC COLLECTIONS	09/94	$500 -O	-NA-	COLLACCT
3980999 YC UNK UNK 2	04/05/96	$250	09/94	(20)
		-NA-	-NA-	
HD → STATUS : COLLACCT		PYMT HISTORY:9999999999999999999999999999		
		ORIGINAL CREDITOR:GREAT APARTMENTS		

*HEMLOCKS	02/95	-NA-	-NA-	OPEN
2313849 DC ISC 024 3		-NA-	02/95	(17)
		$180	-NA-	
STATUS: CUR ACCT		PYMT HISTORY:NNNNNNNNNNNNNNNNNNNNNNNN		

*TRAVEL CHARD USA	03/95	$4,000 -L	$3,612 -H	PAID
3488520 N CRC 001 1	12/20/97	$0	12/97	(34)
		-NA-	-NA-	
STATUS: CUR ACCT		PYMT HISTORY:CCCCCCCCCCCCCCCC00CCCCCCC		

*ISLAND SAVINGS	05/96	$7,000 -L	$5,700 -H	CLOSED
1211248 BC CRC REV 2	10/01/97	$0	05/96	(18)
STATUS: CUR ACCT		PYMT HISTORY:BOCCCCCCCCCCCCCCCCCCCCCCCC		

********************ACCOUNT CLOSED AT CONSUMERS REQUEST*******************

3d.
INQUIRIES

HILLSIDE BANK	10/21/97	2240679 BC	-NA- UNK
BAY COMPANY	12/03/98	2390446 DC	1500 CHG
HEMLOCKS	12/03/98	2312849 DC	-NA- UNK

IF YOUR APPLICANT IS DENIED DUE TO ANYTHING IN THIS CREDIT REPORT THEY SHOULD BE REFERRED TO: EXPERIAN CONSUMER ASSISTANCE AT 1-888-397-3742

3e. ## Previous ResidentCheck Inquiries

OAK HILL APARTMENTS	555-555-5555	08/05/2002

4. ## TeleCheck Inquiry

NAME PROVIDED: JONATHAN CONSUMER
LICENSE PROVIDED: TX 12345678
RESPONSE: CODE 4 RECORD # 8014722
    APPLICANT HAS A RECENT OR ACTIVE BAD CHECK
IF YOUR APPLICANT IS DENIED DUE TO ANYTHING IN THIS TELECHECK INQUIRY THEY SHOULD BE REFERRED TO: TELECHECK CONSUMER ASSISTANCE AT 1-800-366-2425

→ Blue arrow indicates an account in negative status
HD → Red arrow indicates a housing related debt

Section III: Sample Report With Explanations

5. Eviction Record Search
Displays information on evictions, including property informationas well as debt owed.

6. Criminal Record Search
Lists all felony and misdemeanor convictions on record for the applicant, including judgment set aside, case pending and deferred adjudication.

7. Employment History – Current
Provides the applicant's current employer, including employment dates, salary, position held, and who verified employment.

8. Address History – Current
Provides the applicant's current address, rent amount, move in-out dates, proper notice, pets, roommates, lease again and who verified the information.

9. FACT Act Fraud Alert
Fraud Alerts, known as **RED FLAGS**, appear on the credit report to identify potential identity theft. These Red Flags can be issued by either the consumers, the credit bureau or by law enforcement. The statements, when reported on the applicant's credit report, will appear on the *ResidentCheck* report using the Alert Statement Text.

10. Scoring Recommendation
ResidentCheck provides a recommendation based on the client's selection of a *Custom Score Model* or **AccuScore** approval guidelines.

5.

Eviction Record Search

LOS ANGELES COUNTY, CA	STATUS: RECORD
CASE: EV123456798	FILED: 9/20/02 DISPOSITION : 10/15/02
PLANTIFF: OAK HILLS APTS	JUDGEMENT: $1500
COMMENTS:	

6.

Criminal Record Search

STATUS: RECORD(S) FOUND

SUMMIT, OH
CASE: CR-2002-   DEGREE: MISD   FILED: 11/12/01   DISPOSITION: 11-2569-B
OFFENSE: POSS OF MARIJUANA 0-2 OZ
SENTENCE: FINE$
COMMENTS: NAME ON FILE: JONATHAN Q CONSUMER DOB ON FILE: 01/10/51

DENTON, TX
CASE: F-1999   DEGREE: FELONY FILED: 11/12/01   DISPOSITION: 06/20/2000
OFFENSE: MAN/DEL CS PG 1 > = 4G < 200G
SENTENCE: 5 YEARS DEFFERED ADJUDICATION   FINE $1000
COMMENTS: NAME ON FILE: JONATHAN CONSUMER
               ADDRESS ON FILE: 2600 BOWSER DENTON, TX 76209
               DOB ON FILE: 01/10/1951

7.

Employment History - Current

EMPLOYER: JENKNS LAWNS   POSITION: LANDSCAPER
PHONE: 555-755-2300   EMPLOYED FROM: 2/15/02 TO (CURRENT)
VERIFIED BY: DARYL JENKINS-OWNER   MONTHLY INCOME: 3000
COMMENTS: THE APPLICANT NEEDS TO PROVIDE PROOF OF INCOME. THANK YOU.

8.

Address History - Current

SOURCE: APPLICATION   LATE PAYMENT: 0
OWNER: BEVERLY HILLS TOWNHOUSES   NSF CHECKS: 2
PHONE: 555-505-1798   ROOMMATE: NO
ADDRESS: 10655 N BIRCH ST 515   PROPER NOTICE GIVEN: NO
                                    LEASE AGREEMENT FULFILLED: NO
VERIFIED: APT LEFT CLEAN:
MOVE IN: 01/01/02 MOVE OUT: (CURRENT)   LEFT WITH DAMAGE:
RENT AMMOUNT: $550   ANY PETS: YES
VERIFIER: LISA SMALLWOOD-ASSIST MGR   DEPOSIT REFUNDED:
                                    LEASE AGAIN: YES
    THE APPLICANT NEEDS TO PROVIDE PROPER NOTICE TO VACATE. THANK YOU.

9.

FACT Act Fraud Alert

CONSUMER ALERT	CLEAR
BUREAU ALERT	CLEAR
ADDRESS DISCREPENCY ALERT	CLEAR

10.

Scoring Recommendation

BASED ON CRITERIA SUPPLIED BY THE CLIENT:	4.5
CREDIT RISK FACTOR:	
ADDITIONAL FACTORS:	
FACT ACT FRAUD ALERT	0.0
CRIMINAL - FELONY CONVICTION(S) OR PENDING CASE	0.0
CRIMINAL - MISDEMEANOR CONVICTION(S) OR PENDING CASE	0.0
EVICTION(S)	0.0
FALSE SSN	0.0
HOUSING DEBT(S)	0.0
VERIFIED HOUSING DEBT(S)	100.0
VERIFY SPECIFIED # MONTHS EMPLOYMENT	0.0
VERIFY SPECIFIED # MONTHS RENTAL	0.0
ACCUSCORE:	104.5

RECOMMENDATION:
DENIED

Searching for a Working, Pending, or Completed Application

After logging in and proceeding to the Welcome Menu screen, click the My Apps link. This will bring you to a screen like the one shown below:

There are three **Status (1)** categories: **WORKING**, **PENDING** and **COMPLETE**.

The **working** category confirms we are processing your application.

The **pending** status indicates we are waiting for further information to proceed. The application will go into working status once the information has been received. If the required information is not received within 3 days it will automatically change to the complete status.

The **complete** status shows that all processing has been completed.

Each application will display the date the application was completed.

The **Service Codes (2)** are **CR** for credit. **CM** for criminal, **EV** for evictions, **TC** for Telecheck, **RH** for rental history, **EH** for employment history and **SC** for score.

The **Application Codes** are **C** for complete, **P** for pending and – if the application does not receive this service.

Date Range (3) – Set appropriate date range to search for an applicant. By default the date range is set to two weeks prior to the current date.

Search Field (4) – Sort applications based on application number, applicant's name or SSN. Type in the information in the first box and choose a category in the second box.

Status (5) – Sort by the applicant's move-in date.

Entered By (6) – Sorts applications entered by you or all applications entered for your community.

Search (7) – Click Search when you have set all your search parameters to review the application.

After having located the applications, double click it to view the details.

Helpful Hints:

You can sort your applicants by name or application number by clicking on the **"Name"** or **"App #"** links at the top of each column.

By double clicking on the applicant's name you will be brought to the **Report** screen.

This is a sample letter that may be sent to applicants who are denied or have been approved with additional conditions. Your management company may have a customized version. To access this letter, simply click on the Action Letter link in the header when viewing a report. For further information, please go to the following link: www.ftc.gov/os/statutes/fcra.htm

---

GREAT AMERICAN APARTMENTS   Phone: 555-555-5555
1234 MAIN STREET   Date: 10/6/03
ANYWHERE, USA 12345

ROGER DAVIS
1234 ANY STREET
ANYWHERE, USA 12345

Your application for residency, dated 9/8/2003 at GREAT AMERICAN APARTMENTS has:
- ❏ Not been approved
- ❏ Been Approved with an additional deposit/co-signer.

The decision is based upon:
- ❏ Your credit history
- ❏ Information provided by a former landlord
- ❏ Your eviction history
- ❏ Pending Criminal Record
- ❏ Other

In evaluating your application, the following marked customer reporting agencies provided us with the information that in whole or in part influenced our decision. The credit bureaus only collect and manage consumer credit information and do not make credit decisions. Therefore, they will be unable to provide specific reasons why your residency has not been approved.

- ❏ ResidentCheck Resident/Employee Screening, Inc.   972.404.0808
    4230 LBJ Freeway, Ste, 407, Dallas, TX 75244   800.491.2580
- ❏ Experian, P.O. Box 949, Allen, TX 75013   888.397.3742
- ❏ Equifax, P.O. Box 10573, Atlanta, GA 30373   800.685.1111
- ❏ TransUnion, P.O. Box 390, Springfield, PA 19064   800.888.4213
- ❏ Other   Phone:

You have certain rights under federal and state law with the respect to your credit report. You may obtain a free copy of this information from this credit bureau within 60 days. You also have the right to directly dispute with the consumer-reporting agency the accuracy or completeness of any information contained within your consumer credit report.

Authorized Signature: _____

SAMPLE LETTER

RESIDENT CHECK
SCREENING ✓ COLLECTIONS .com

Innovative Custom Solutions ... Since 1994

User Guideline Form

I acknowledge my responsibility for complying with the following Guidelines for Responsible Use and understand that the guidelines are based upon the Fair Credit Reporting Act (FCRA), the Fair Housing Act (FHA), and the ResidentCheck Subscriber Agreement.

Guidelines for Responsible Use

1. I may use only my own personal User ID and password to run ResidentCheck transactions.
2. I must keep my User ID and password physically secure and will not allow others to use it.
3. If I transfer to another community, I must request a new User ID and password. I understand that I can only run transactions for the community that I was assigned a user ID and password for and if I work at more than one community I will need a user ID and password that is unique for each community.
4. I may run ResidentCheck transactions only for individuals (and their co-signers) applying for residence at the community listed on the bottom of this form. I understand that if another community calls and wants the community listed on the bottom of this form to screen an applicant for them we cannot do this. If for any reason a community cannot access the Internet or is in need of assistance in running an application they must call ResidentCheck.
5. Before running a ResidentCheck transaction, I must obtain the signature of all applicants and co-signers on the rental application.
6. All information that I supply to the ResidentCheck system must be accurate and complete, to the best of my knowledge.
7. I, or a property representative, must check a government-issued picture ID (e.g., driver's license) for each applicant present, and match the name against that on the leasing application. (In states without photos on drivers' licenses, the signature on the state ID may be compared with the signature on the leasing application.)
8. I must follow my community's policy for making the final rental decision.
9. If our rental decision is anything other than to accept the application with our standard lease terms and conditions, then I must provide the applicant with an Adverse Action Letter, as required by the FCRA.
10. I must file a copy of the Adverse Action Letter (if applicable) in our file containing the leasing application.

Required Information

Signature*: _____   Date of Birth*: _____

Printed Name*: _____   Last 4 of SSN*: _____

Management Company*: _____   Date: _____

Community Name(s) _____   Phone # : _____

Position or Title: _____

E-mail Address: _____

Login: _____
Desired login - first initial, followed by last name   (Example:) jsmith

Password: _____
Minimum 7 characters, 2 numeric - Password may NOT contain user name   (Example:) apartment123

E-MAIL TO: password@residentcheck.com
OR FAX BACK TO: 972.233.5365 or 888.850.6209