

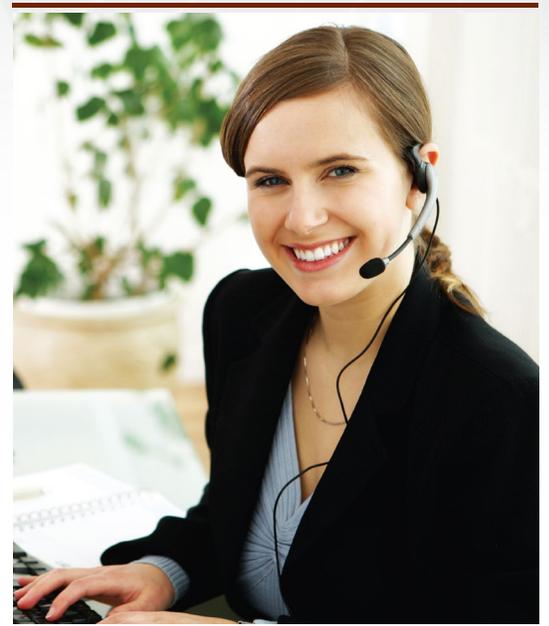


Resources for
Property
Management

WHY CHOOSE RENTAL HOUSING PROFESSIONALS?

Thank you for your interest in Rental Housing Professionals. We understand that whether you have 1 or 1500 units, you need a screening company that will work with you to provide the solutions you need. We know you will have an excellent experience with us. We pride ourselves on providing the best information available, backed with a staff of educated Customer Service Representatives who know how to help you and are simply an e-mail or phone call away.

At Rental Housing Professionals, we recognize that your success is dependent on understanding the information we provide. We educate you on the differences between direct court searches verses a database search. We help you understand your responsibilities under the Fair Credit Reporting Act (FCRA). We provide you with “Special Comments” that alert you to things you should be aware of such as when the applicant has an alias or if there are limitations in the database coverage. Other companies simply don’t provide these services. Everything we do is with you in mind. We know that in order to make the best decision, you need the best possible information. We provide the resources and the expertise to help you understand the information.



**EVERYTHING WE
DO IS WITH YOU
IN MIND.**

OUR PRODUCTS

Full Credit Report

A Full Credit Report is a great tool to have when determining the financial risk involved with an applicant. The credit report comes from one of the three major credit bureaus, includes a FICO score and is available within our standard timeframe (1-2 business hours). It also includes a list of creditors, liens, suits, judgments and inquiries. In order to receive a Full Credit Report, an onsite inspection is required and will be arranged by Rental Housing Professionals once your completed paperwork has been received. The purpose of the onsite inspection is to verify your identity, the business identity and the permissible purpose for which you are pulling a consumer report. All users of consumer reports are subject to the federal rules listed in the FCRA.

Tenant Scorecard

The Tenant Scorecard does several important things for you. As mentioned above, it is used in conjunction with a credit report. More importantly it makes a recommendation to “Pass,” “Fail” or “Conditionally Approve” the prospective tenant. For example, a potential tenant may have too many collections to pass your screening criteria, so we will recommend that you “Conditionally Approve” them dependent on the applicant putting down a larger deposit. When establishing your account with Rental Housing Professionals, you will choose one of the three sets of Scorecard Criteria. One of the best benefits about the scorecard is that it allows you to set the same criteria for each applicant which helps keep you compliant with the Fair Housing laws.

Database Criminal Search

There are two types of database searches available, a Single State Criminal search and a MultiState Criminal search. The Single State Criminal search provides criminal records from a single state while the MultiState Criminal search provides records throughout the nation. The type of records that may be included are felonies and misdemeanors. The search results are available within 1-2 business hours. Each state sets its own standards regarding the type of records that are available instantly so coverage varies from state to state. For example, in the state of Utah we have both felonies and misdemeanors available directly from the Utah District Court, whereas Wyoming does not provide any information to the database. When records from a particular area are considered to be inadequate, we recommend a County Search. Criminal history is searched by name and verified by date of birth.

Sex Offender Search

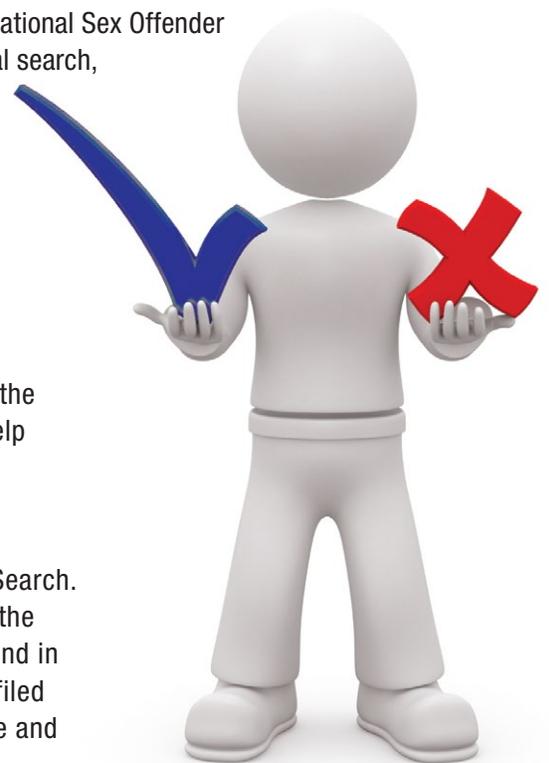
There are two types of searches available, a Single State Sex Offender search and a National Sex Offender search. The Single State Sex Offender search is included with the Single State Criminal search, while the National Sex Offender search is included in the MultiState Criminal search. When sex offender records are found, we will include the record, the details of the offense and in some cases, a picture of the offender.

SSN Verification

The Social Security Number Verification, also known as a Person Search, is used as a research tool in conjunction with the MultiState Criminal Search. It lists names and addresses that have been associated with the Social Security Number within the last 10 years. For most SSN's you also receive the date range in which the SSN was issued and the state in which it was issued. The results of this search help provide an insight into whether your applicant is who they say they are.

Eviction Search

There are two Eviction searches available, a Single State and a National Eviction Search. The Single State Eviction search is tied to the Single State Criminal search, while the National Eviction search is tied to the MultiState Criminal search. Any records found in either search will show the plaintiff that filed the eviction, when the eviction was filed and any court/judgment information available. Eviction records are pulled by name and verified by address.



Tenant Referral Database

There are many times when a landlord wants to share their experiences with tenants. The Rental Housing Professionals give our members the ability to do that. Members can post a former tenant's name and the member's contact information in our Tenant Referral Database so they may share their experience with that former tenant. When screening applicants you have the option of having us search for a referring landlord's contact information and providing the contact information to you or for us to contact the referring landlord and reporting the result of the conversation to you.

Residential Verification

Residential Verifications will help you get a better sense of how the applicant acts as a resident. If the applicant is currently renting, we will call the applicant's landlord and ask a series of questions such as "Have you had any problems or complaints with the applicant?", "Have any legal notices been served?" and "Would the applicant be eligible to re-rent?" If the applicant currently owns their home, we will either verify the mortgage on the credit report or contact the County Assessor's Office to verify home ownership. We will make three attempts to verify the information over the course of three days. If the information is received after the report has been closed, we will supplement the report and notify you of the updated results. Additional Verifications are \$8.00 each.

Employment Verification

An Employment Verification will help you determine the applicant's ability to pay the rent and whether or not the applicant was honest in their statements of wage, position and length of employment. We will make three attempts to verify the information over the course of three days. If the information is received after the report has been closed, we will supplement the report and notify you of the updated results. Additional Verifications are \$8.00 each. Note: Certain companies verify through a 3rd party verifier which charge an additional fee to obtain the verification.

	CREDIT ONLY	CRIMINAL ONLY	PREMIUM PACKAGE	ALL INCLUSIVE EXTENSIVE PACKAGE
PRICING	\$10	\$15	\$26	\$42
Full Credit Report	X		X	X
Tenant Scorecard			X	X
Multistate Criminal		X	X	X
National Sex Offender		X	X	X
SSN Verification		X	X	X
National Eviction			X	X
Search RHP Tenant Referral Database and Report Contact Info Found			X	X
RHP Tenant Referral Contacted and Results Reported				X
Current Residential Verification				X
Employment Verification				X

ADD ON PRODUCTS

Quick Lease Pro

Quick Lease Pro is our web-based application which allows you to accept applications online, view the background check and generate your lease forms with the click of a button. It also gives you the benefit of staying compliant with the FCRA and the Fair Housing Laws. The best part about QLP is that you can charge an application fee directly to the applicant's credit card which can cover the costs of the background check. In order to sign up for Quick Lease Pro a \$25.00 set up fee is required. This fee covers the cost of setting up your online application and website, as well as uploading your lease and showing you how to use the system. Please call with any questions or to schedule a demonstration.

AKA Search

Criminal history is pulled by name and verified by date of birth. When an applicant has used more than one name (nicknames or maiden/married names) they can potentially have criminal



records under each name. Whenever the applicant has aliases we recommend an AKA search for an additional \$5.00 per name (excluding County Searches).

County Searches

A County Search is considered to be a direct court search, meaning that the information provided to you comes directly from the source, i.e. the County Clerk's office.

These searches provide the most up to date information and the highest level of detail related to the criminal offense(s) and the status thereof. This search can be ordered for an additional fee that ranges from \$15 to \$100 per jurisdiction. Most searches are completed in 3 business days but some can take up to 3 weeks. County searches typically provide criminal activity dispositioned within the last 7 years. For the best possible criminal results, a County Search is recommended.

Personal References

Personal References provide insights regarding the applicant that Residential & Employment Verifications don't provide. We will ask the reference about the applicant's character as well as the length and nature of the relationship. Each personal reference is \$8.00.

WHAT HAPPENS NEXT?

We understand that there is a lot to take in and we are here to help you. If you have any other questions that we haven't addressed, please contact your New Account Representative. If you're ready to move forward, let us know what package you would like and we will e-mail you our New Client Packet. You will want to review the packet thoroughly because it addresses many of the responsibilities you have under the FCRA. Once you have the packet completely filled out with all of the necessary documentation, just send everything back to us (either scanned and e-mailed or faxed) so we can begin your new account set up. If you have requested a package that includes a Full Credit Report, we will contact you to schedule an onsite inspection of your principal place of business.

Will I pass an onsite inspection?

When we evaluate the results of your onsite inspection, we are looking to confirm that your stated permissible purpose matches the space in which you operate your business. If you run your business out of your home, your business space must be physically separate from your living quarters (a separate office, for example). We will be looking for any signs of fraud or deceit related to your stated permissible purpose.

What type of information and paperwork will you need from me?

Given the sensitive nature of the consumer reports and the increased risks of fraud, we are required to verify that you are who you say you are and that you have a legitimate permissible purpose for pulling the reports. To verify your identity we will ask for a copy of your driver's license, pull your credit, verify the name and address associated with your

checking account and confirm your home and/or billing addresses. To verify your permissible purpose, we will need some general information about your business, a copy of your business license (if applicable), some proof that you own your properties (such as a deed or certificate of insurance) and that you are renting out 1 or more properties.

How long until I can begin screening applications?

Once we receive all of your paperwork, it can take one to seven business days to get your account set up depending on the package that you choose.

Toll Free 888-RHP-6233 (888-747-6233)

Email: RHPTenantScreening@gmail.com

Online: www.rentalhousingpro.org