

## The Tenant Data Top Ten Rules & Reminders!

- 1. Review your Rental Application at least once a year.** Make adjustments as needed and always have your legal counsel approve it to comply with laws and regulations for the area your rental property is located. Be sure to include language that grants you and Tenant Data consent and permission to obtain credit, criminal, and eviction background checks.
- 2. Be Careful.** Carefully enter the information from your applicant into the system; mistakes may return inaccurate results and/or omissions on the screening report. If you can't read their handwriting, call them and get clarification *before* you run their reports. If you have to resubmit, *you will* be charged for any additional new or corrected reports. The system will alert you before you begin a "repeat" order. If you pass through this screen - you will be charged for a full new report.
- 3. When in Doubt - Call.** Call us **BEFORE** you do something or order anything when in doubt. We might be able to save you money or prevent you from getting into trouble. Do not hesitate to call us if you need help with anything! If an applicant or tenant is being belligerent about our service or reports, feel free to give them our contact info which is available on our website.
- 4. Credit Reports are soft hits on a consumer's file.** At present time (2020-21), our TransUnion credit bureau reports are not counted as "hard" hits on someone's credit file and thus should not negatively impact their score going forward.
- 5. Not all Credit Scores are the Same.** Credit reports and scores can change daily, so direct your applicant to us if they have any questions concerning this.
- 6. Provide Applicants Adverse Action Notice.** Federal regulations require you to provide an Adverse Action letter/notice to applicants that you deny a property or ask for additional deposit or require a c-signer/guarantor. The appropriate letter can be auto-generated through our online system. (Call John Benson if you have questions about this requirement.) John is at extension 209.

7. **Applicants are Entitled to a Copy of the Report.** You **MAY** give your applicant a copy of their reports that we provide to you, or you may direct them to us to receive those copies.
8. **Screening Reports are for Tenant Screening Only. DO NOT EVER** run/order a report on yourself, family members, friends, or neighbors. You are **ONLY** allowed to run reports on applicants who apply for rental property **that you own or manage**. Call us if you are unclear about this. If you need a report for employment purposes, please call us to sign the employment screening addendum. Keep in mind there may be different rules & regulations for employment screening reports in your area and/or type of job position. Check with your attorney before you use our service for employment screening.
9. **Keep Detailed Records.** Please keep detailed records about your renters from the time they apply through their move-out. You are **REQUIRED** to keep the original or copy of all prospective renters' applications for THREE (3) years from the date of application.
10. **Do Not direct your declined applicants to Tenant Data** to find out why they were declined – *we don't know*; that is **your** decision – we just provide background/consumer reports to help you make the judgment on whether you'll rent to them

**Golden Rule: NEVER** share your Tenant Data password or login information with anyone!!!!

I have read & understand the Tenant Data Top Ten Rules and agree to abide by them at all times. I ensure that *all* authorized users to my account will follow these rules as well.

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Signature

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Date