



RESIDENT SCREENING RATE SCHEDULE FOR NCRPA MEMBERS

RATES EFFECTIVE 2/2013

PLEASE NOTE THAT THE MAXIMUM AMOUNT A LANDLORD CAN CHARGE A RESIDENT FOR A
RESIDENT SCREENING REPORT IN 2012 IS \$42.41**

FOR APPLICATION PROCESSING:

CREDIT ONLY (CO) WITH FICO SCORE

ONLINE	WALK-IN, EMAIL OR FAX COST
\$13.00	\$17.00

- CUSTOM FORMATTED CREDIT PROFILE
- PERSONAL/ADDRESS/EMPLOYMENT COMPARISON
- SOCIAL SECURITY VERIFICATION (AS REQUIRED)
- FINANCIAL SUMMARY
- TENANT SCORECARD *NEW

CREDIT & EVICTION ONLY (C/E)

ONLINE	WALK-IN, EMAIL OR FAX COST
\$20.00	\$25.00

- CUSTOM FORMATTED CREDIT PROFILE
- PERSONAL/ADDRESS/EMPLOYMENT COMPARISON
- SOCIAL SECURITY VERIFICATION (AS REQUIRED)
- FINANCIAL SUMMARY
- STATEWIDE EVICTION RECORD SEARCH
- TENANT SCORECARD *NEW

CREDIT, EVICTION & CRIMINAL (ALL 3)

ONLINE	WALK-IN, EMAIL OR FAX COST
\$25.00	\$37.50

- CUSTOM FORMATTED CREDIT PROFILE
- PERSONAL/ADDRESS/EMPLOYMENT COMPARISON
- PERSON SEARCH/ADDRESS HISTORY
- SOCIAL SECURITY VERIFICATION (AS REQUIRED)
- FINANCIAL SUMMARY
- STATEWIDE EVICTION RECORD SEARCH
- CRIMINAL BACKGROUND SEARCH
- COUNTY COURT RUNNER
- TENANT SCORECARD *NEW
- FICO SCORE

DISCLAIMER: NOTE THAT THE ACCURACY OF THE REPORTS CANNOT BE GUARANTEED. REPORTS MAY CONTAIN INACCURACIES AS A RESULT OF IDENTITY THEFT, TRANSCRIPTION ERRORS, SIMILARITY IN NAMES OR OTHER INFORMATION, OR HUMAN ERROR.

HOURS OF OPERATION

DAYS & TIMES	ONLINE 24/7	EMAIL OR FAX ONLY	PHONE ONLY		RESPONSE TIME
MON-FRI 9AM-5PM *SAT & SUN (*PROCESSED & RETURNED THE FOLLOWING BUSINESS DAY.)	✓ ✓	✓ ✓	✓	ONLINE EMAIL/FAX/PHONE	INSTANT 1 HOUR

(CLOSED 3RD WED OF EACH MONTH)

PLAN AHEAD! OUR SERVICE OFFICE OBSERVES COURT AND NATIONAL HOLIDAYS. WHEN ONE OF THESE OBSERVED DAYS LANDS WITHIN THE WORK WEEK, OUR HOURS OF OPERATIONS MAY BE DIFFERENT FROM THE TIMES LISTED ABOVE THE DAY BEFORE AND/OR AFTER THE HOLIDAY. FOR MORE INFORMATION, PLEASE CONTACT US AT 209-476-0320.

PRODUCT DESCRIPTION:

CREDIT REPORTS; THE CREDIT REPORT SHOWS THE PAYING HABITS OF PROSPECTIVE RESIDENTS. CREDIT BUREAUS RECEIVE DATA FROM BANKS, LENDING INSTITUTIONS, AND OTHER CREDIT GRANTORS, WHICH INDICATE THE AMOUNT OF INDEBTEDNESS AND THE RECORD OF PAYMENTS. CREDIT REPORTS WILL ALSO INCLUDE ITEMS OF PUBLIC RECORD, SUCH AS BANKRUPTCIES, JUDGMENTS, AND TAX LIENS. OUR SERVICES INCLUDE NATIONWIDE ACCESS TO CREDIT REPORTS.

SPECIALLY DESIGNATED NATIONAL SEARCH (SDN); THE SDN SEARCH IS A SEARCH OF THE TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSET CONTROL (OFAC) DATABASE. THIS FILE TRACKS KNOWN AND/OR SUSPECTED TERRORISTS, INTERNATIONAL NARCOTICS TRAFFICKERS, AND REPRESENTATIVES. YOU ARE PROHIBITED BY LAW FROM RENTING TO AN INDIVIDUAL WHO IS A POSITIVE MATCH FOR A PERSON ON THIS LIST. FAILURE TO COMPLY CARRIES SUBSTANTIAL PENALTIES INCLUDING \$50,000 TO \$10 MILLION IN FINES AND/OR UP TO 30 YEARS IMPRISONMENT. **NOTE:** IF YOU HAVE A MATCH FOR SOMEONE ON THE SDN LIST, YOU MUST MAKE A REASONABLE EFFORT TO DETERMINE IF THE APPLICANT IS ACTUALLY THAT PERSON.

SOCIAL SECURITY VERIFICATION; THE SOCIAL SECURITY VERIFICATION IS THE ULTIMATE TOOL TO USE WHEN VERIFYING THE APPLICANT'S INFORMATION. ADDITIONAL ADDRESS INFORMATION NOT REPORTED BY THE APPLICANT ALSO MAY BE REVEALED.

STATEWIDE EVICTION RECORD SEARCH; WHILE A PROSPECTIVE TENANT MAY HAVE IMPECCABLE CREDIT, THEY MAY NOT HAVE A PERFECT RENTAL HISTORY. IF A PROSPECTIVE TENANT HAS BEEN EVICTED OR HAD PROBLEMS PAYING RENT WITHIN THE PAST FIVE YEARS, THIS INFORMATION WILL SHOW UP AS A JUDGMENT ENTERED INTO ON THE LANDLORD'S BEHALF. CIVIL SEARCHES INCLUDE THOSE STATES OF RESIDENCE LISTED ON THE RENTAL APPLICATION AND CREDIT REPORT. UNLAWFUL DETAINERS OPENED AND STILL WITHIN THE 60 DAY WINDOW WILL BE MASKED FROM PUBLIC VIEW UNTIL THE ALLOTTED TIME HAS EXPIRED.

PERSONAL/ADDRESS/EMPLOYMENT COMPARISON; RENTAL VERIFICATION INCLUDES ADDRESSES LISTED ON THE APPLICATION, PLUS ADDITIONAL RENTAL HOUSING ADDRESSES LISTED ON THE CREDIT REPORT AS NECESSARY. THE FOLLOWING ELEMENTS FOR AN APPLICANT'S EMPLOYMENT HISTORY MAY BE VERIFIED: EMPLOYER NAME, TIME OF EMPLOYMENT, CONTACT INFORMATION, APPLICANT'S POSITION WITH THE COMPANY, SALARY (WHEN AVAILABLE), AND PAYMENT FREQUENCY. IF THE APPLICANT WAS EMPLOYED FOR LESS THAN ONE YEAR, THE PREVIOUS EMPLOYER(S) WILL BE INCLUDED.

FINANCIAL SUMMARY; HELPFUL SUMMARY RATIOS ARE CALCULATED FOR YOU BASED ON YOUR APPLICANT'S CREDIT REPORT, PROPOSED RENT AND STATED MONTHLY INCOME.

CRIMINAL BACKGROUND SEARCH/COUNTY COURT RUNNER; COURT RUNNER CRIMINAL SEARCHES ARE THE MOST ACCURATE AND DETAILED CRIMINAL SEARCH AVAILABLE. THE SEARCH IS DONE IN THE COUNTY OF YOUR CHOICE, WHERE RESULTS ARE HAND-PULLED FROM THE COUNTY COURT RECORDS AND VERIFIED BY DATE OF BIRTH AND SOCIAL SECURITY NUMBERS.

TENANT SCORECARD; THIS IS AN EXCITING NEW FEATURE WE ARE NOW ABLE TO OFFER! ALL PASS/FAIL/CONDITIONAL CRITERIA IS COMPLETELY CUSTOMIZABLE TO YOUR PREFERENCE.