

## Bismarck-Mandan Apartment Association

<input type="checkbox"/>	<b>Credit/Direct Court County Search/SSN Verification/National SOR/Statewide Eviction</b>	<b>\$34.00</b>
<p style="text-align: center;"><i>~The Best coverage for North Dakota Clients~</i></p> <ul style="list-style-type: none"> <li>• Consumer Credit Report from one major credit bureau: Includes Full credit report, Score, Collections, Bankruptcies, Public Records, Inquiries, Addresses &amp; Employment listed by Bureau</li> <li>• Direct Court County Search (non database) Misdemeanor, felony, and criminal traffic records are provided for 1 county</li> <li>• Social Security Number verification complete with address history and AKA history</li> <li>• National Sex Offender Registry</li> <li>• Statewide Eviction records</li> </ul>		
<input type="checkbox"/>	<b>Credit/Multi State Criminal/SSN Verification/National SOR/Eviction</b>	<b>\$20.00</b>
<ul style="list-style-type: none"> <li>• Consumer Credit Report from one major credit bureau: Includes Full credit report, Score, Collections, Bankruptcies, Public Records, Inquiries, Addresses &amp; Employment listed by Bureau</li> <li>• Multistate criminal search (national) with varying levels of coverage for each state. (North Dakota coverage: <b>Incomplete data provided instantly.</b> (no DOB etc.)) <b>Call for a complete list of coverage</b></li> <li>• Social Security Number verification complete with address history and AKA history</li> <li>• National Sex Offender Registry</li> <li>• Statewide Eviction records</li> </ul>		
<input type="checkbox"/>	<b>Residential/Rental and Employment Verification</b>	<b>\$10.00/ea.</b>
<ul style="list-style-type: none"> <li>• 3 attempts made to obtain each verification</li> <li>• \$5.00 discount applied if both employment and residential verifications are ordered</li> </ul> <p><b><i>Must be ordered with a credit/criminal report – not a stand alone option</i></b></p>		

## **Checklist of what to send back to Reliable Screening – Use this checklist if you own the property(ies)**

- New Customer Application
  
- Access Security Requirements with Signature at the bottom
  
- Property/Owner Documentation (reference "New Customer Application Documentation" form)
  
- Picture or .jpg of property (reference “New Customer Application Documentation” form)
  
- Exhibit A - for pulling credit

**Reliable Screening Inc.**

PO Box 711293 SLC, Utah 84121

Phone: 801-438-0187 Fax: 801-438-0195

TF: 888-394-5177

TF: 888-387-4223

# BMAA New Customer Application

BMAA

BISMARCK-MANDAN APARTMENT ASSOCIATION



Reliable Screening

"Better Relations Thru Communication"

Ph (888) 394-5177 Fax (605) 387-4223

Date: \_\_\_\_\_ Client ID #: \_\_\_\_\_

Important: **All information must be completed in its entirety.** Please print clearly and legibly to ensure accurate and timely processing

## General Information

Name: \_\_\_\_\_ Company Name: \_\_\_\_\_ Yrs in business: \_\_\_\_\_ yrs \_\_\_\_\_ mos

Billing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long have you owned the property? \_\_\_\_\_ yrs \_\_\_\_\_ mos

Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ Is this your residential address?  Yes  No

Residential Address (if different from above): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Ph: (\_\_\_\_) \_\_\_\_\_

## Business Information

Nature of Business (Please Circle One) Landlord Apartment Corporation Property Manager

If you are a landlord/Property Manager how many units do you own/manage \_\_\_\_\_

Do you have an Investigation License?  Yes  No If yes, please provide a copy with this application.

Please list 2 business references w/ phone numbers: \_\_\_\_\_

Type of Ownership (indicate one):  Partnership  Sole Owner  Nonprofit  Corporation  LLC

Business License Number (if applicable): \_\_\_\_\_ Do you have any other company name(s) or DBA?  Yes  No

If yes, please list: \_\_\_\_\_

## Individual Information /Principal Agent

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

E-mail \_\_\_\_\_

**PLEASE PROVIDE US WITH A COPY OF YOUR CURRENT DRIVER'S LICENSE**

## Permissible Purpose/Appropriate Use

The specific purpose for which Reliable Screening product information will be used is tenant screening.

The following options will be available

- Credit/ Direct Court County Criminal/SSN Verification/ Eviction/National Sex Offender Registry  
**\*\*The most complete coverage and product for North Dakota Clients\*\***
- Credit/ Multistate Criminal/SSN Verification/ Eviction/National Sex Offender Registry
- Residential and Employment Verification calls (not available as a stand alone option)

Please select your transmission preferences:

**Ordering Reports** (Please check one of the following two options)

- I would like to order the reports online
- I would like to fax in the orders to 888-387-4223

**Receiving Reports** (Please check one of the following two options)

- I would like to view the reports online
- I would like to have the reports faxed back to \_\_\_\_\_

**Credit Card Information****Credit cards will be billed at time of order** Visa     Master Card *(we do not accept Discover or American Express)*

Full Name on Card: \_\_\_\_\_ Phone: (\_\_\_\_\_) \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Exp. Date (month/year): \_\_\_\_/\_\_\_\_ Security Code \_\_\_\_\_

Authorized Signer: \_\_\_\_\_ Signature of Authorized Signer: \_\_\_\_\_

**Bank Reference – account in which rents are deposited**

Bank Name: \_\_\_\_\_ Phone: (\_\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Account Name: \_\_\_\_\_

Business Checking Account Number(s): \_\_\_\_\_

**Compliance Agreement**

I have read and understand the "FCRA Requirements" listed as "Exhibit A" and "Reliable Screening Access Security Requirements" and will take all reasonable measures to enforce them within my facility. I certify that we will use Reliable Screening Inc.'s product information solely for the purpose outlined in the "Permissible Purpose/Appropriate Use" section of this application, and for the type of business listed on this application. I will not sell the report to any consumer directly or indirectly. I understand that if this information is used improperly by company personnel, or if company access codes are made available to any unauthorized personnel due to carelessness on the part of any employee of the company, I may be held responsible for financial losses, fees, or monetary charges that may be incurred and that my access privilege may be terminated. I am also aware that the credit bureaus require that I maintain a record of the written authorization for each applicant for a period of 3 years.

**Criminal Searches**

Reliable Screening advises that for the most thorough screening a multi-state multi jurisdictional database search must be performed with a SSN verification as well as county criminal searches in all counties an applicant has lived/worked/or been educated in. All AKA's should also be run through both of these searches.

**Verification Policy – Extensive Reports**

3 attempts will be made to verify all references provided. A "Final Report" will be sent after the 3<sup>rd</sup> attempt has been made on all references.

**Turn-Around Policy**

An Extensive "Preliminary Report" will be sent to the client within 1 business day after receipt of request. It will include credit, criminal, and one round of verification phone calls. The "Final Report" will be sent within 3 business days after a 2<sup>nd</sup> and 3<sup>rd</sup> attempt has been made on all pending verifications. All applications received after 2:30pm will be considered the next day's business. Most reports not requiring EXTENSIVE background verification are returned in 1 to 2 hours after receipt.

**Customer Service**

Our Customer Service personnel are available from 8:30am to 4:30pm Monday- Friday MST to respond to your inquiries.

I certify that I have read the above statements and that all information provided is accurate. I agree to pay for all services and reports ordered through Reliable Screening. I understand that prices are subject to change. Any litigation will be handled in the State and Federal Courts of Utah.

\_\_\_\_\_  
Company Name (if applicable)\_\_\_\_\_  
Type or Print name of Owner\_\_\_\_\_  
Authorized Signature\_\_\_\_\_  
Date**Reliable Screening Inc.**

PO Box 711293 SLC, Utah 84121

Phone: 801-438-0187 Fax: 801-438-0195

TF: 888-394-5177

TF: 888-387-4223



**Access Security Requirements**  
**Sign, Return & keep a copy for your reference**

We must work together to protect the privacy of consumers. The following measures are designed to reduce unauthorized access of consumer credit reports. In signing the Consumer Reporting Agency Membership Agreement, you agree to follow these measures.

1. You must protect your Consumer Reporting Agency account number and password so that only key personnel know this sensitive information. Unauthorized persons should never have knowledge of your password. Do not post the information in any manner within your facility.
2. System access software, whether developed by your company or purchased from a third party vendor, must have your Consumer Reporting Agency account number and password "hidden" or embedded and be known only by supervisory personnel. Assign each user of your system access software a unique logon password.
3. Do not discuss your Consumer Reporting Agency account number and passwords by telephone with any unknown caller, even if the caller claims to be an employee of the Consumer Reporting Agency.
4. Restrict the ability to obtain credit information to a few key personnel.
5. Place all terminal devices used to obtain credit information in a secure location within your facility. You should secure these devices so that unauthorized persons cannot easily access them.
6. After normal business hours, be sure to turn off and lock all devices or systems used to obtain credit information.
7. Secure hard copies and electronic files of consumer reports within your facility so that unauthorized persons cannot easily access them.
8. Shred or destroy, all hard copy consumer reports when no longer needed
9. Erase or scramble electronic files containing consumer information when no longer needed and when applicable regulation(s) permit destruction.
10. Make all employees aware that your company can access credit information only for the permissible purposes listed in the Permissible Purpose Information section of your membership application. Your employees may not access their own report or the report of a family member or friend if your company does not have permissible purpose.
11. **Please be aware that there are laws governing the release of a credit report to an individual. In cases of Tenant Screening - If you wish to deny the applicant on the basis of credit, give him/her a denial letter (available at [www.reliablescreening.org](http://www.reliablescreening.org)). They can submit that to us and we will be able to give them a copy of their credit report. You are NOT to give them a copy directly. For Employment - Special provisions under the FCRA apply. Please call our office to obtain copies of the "pre-adverse condition" and "adverse condition" letters that need to accompany a copy of the report being sent to the applicant.**

**Record Retention: It is important that you keep credit applications with a signed release on file for a period of 3 years. This will help to facilitate the investigative process if a consumer claims that your company inappropriately accessed their credit report. However, you may keep the actual copy of the credit report on file for only 6 mos. (the credit report may be used only once) after 6 mos. You are obligated to shred the report "Under Section 621 (a) (2) (A) of the FCRA, any person that violates any of the provisions of the FCRA may be liable for a civil penalty of not more than \$2,500 per violation.**

*Please sign that you have read and understand your access security obligations under the FCRA*

Signature \_\_\_\_\_

Date \_\_\_\_\_

**New Customer Application  
Documentation - owner**

(Please provide in addition to completed New  
Customer Application Form)



**Reliable  
Screening**

Ph (888) 394-5177 • Fax (888) 387-4223

To document "permissible use" the credit bureau requires all of the following to be on file for at least one of your rental properties:

1. Checking Account information for the account in which rent is deposited. (Can include a voided check or deposit slip from checking account)
2. Please provide a copy of **at least one** of the following from both categories listed below:

**Category #1**

- a) County Tax Assessor's Bill
- b) Escrow/Closing Statement

And -

3. Please provide a copy of **at least one** of the following:

**Category #2**

- a) Deed
- b) Public Record verification
- c) Property Insurance
- d) Utility bill
- e) Flood Certification
- f) Title Insurance

***The rental property address on these documents must be associated with the name of the person applying for the account.***

4. Please provide at least one picture (or a .jpg file) of the property to be rented. the picture must clearly show the address (house) number as indicated on the documentation submitted or the sign for the apartment complex.

**Reliable Screening Inc.**

PO Box 711293 SLC, Utah 84121

Phone: 801-438-0187 Fax: 801-438-0195

TF: 888-394-5177

TF: 888-387-4223

**New Customer Application  
"Exhibit A"**



**Reliable  
Screening**

Ph (888) 394-5177 • Fax (888) 387-4223

1. Reseller has access to consumer reports from one or more consumer credit reporting agencies.
2. Subscriber is a Landlord and has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) as amended by the Consumer Credit Reporting Reform Act of 1996, hereinafter called "FCRA." The subscriber certifies their permissible purpose as:

***Please Circle one or more of the following:***

- In connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer; or
  - In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, or in connection with an insurance claim where **written permission of the consumer has been obtained;** or
  - In connection with a tenant screen application involving the consumer; or
  - In accordance with the written instructions of the consumer; or
  - For a legitimate business need in connection with a business transaction that is initiated by the consumer; or
  - As a potential investor, servicer or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.
3. Subscriber certifies that it will request consumer reports pursuant to procedures prescribed by Reseller from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
  4. Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
  5. THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.
  6. Subscriber shall use each consumer report only for a one-time use and shall hold the report in strict confidence, and not to disclose it to any third parties; provided, however, that Subscriber may, but is not required to, disclose the report to the subject of the report only in connection with an adverse action based on the report. Moreover, unless explicitly authorized in this Agreement or in a separate agreement, between Reseller and Subscriber, for scores obtained from Trans Union LLC, or as explicitly otherwise authorized in advance and in writing by Trans Union LLC through Reseller, Subscriber shall not disclose to consumers or any third party, any nor all such scores provided under this Agreement, unless clearly required by law.
  7. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, or a material change in existing legal requirements which adversely affects this Agreement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

\_\_\_\_\_  
Company (Individual's) Name

**Reliable Screening**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Nena Vance**

V.P. Operations/Customer Service

\_\_\_\_\_  
Title

8/17/2010

## Credit/Background Fax Cover Sheet

**Fax: 888-387-4223**

**Bismarck-Mandan Apartment Association  
Member Name:**

Requested  
by: \_\_\_\_\_

Phone Number:  
\_\_\_\_\_

Secure Return Fax Number:  
\_\_\_\_\_

# of Pages including Cover \_\_\_\_\_  
\_\_\_\_\_

**Applicant Full  
Name** \_\_\_\_\_

Check if signature is verified

**Social Security #**  
\_\_\_\_\_

**Date of Birth** \_\_\_\_\_

**Current Address**  
(Including city, state, zip)  
\_\_\_\_\_  
\_\_\_\_\_

**Please indicate preference:**

- \$34.00  
~The best coverage for N. Dakota Clients~  
Credit/ Direct Court County Search/SSN  
Verification/ Statewide Eviction/National Sex  
Offender Registry

**Direct Court Search results are usually  
returned in 2-3 business days. If a criminal  
record is found it may take longer to verify  
results.**

- \$20.00  
Credit/ Multistate Criminal/SSN Verification/  
Statewide Eviction/National Sex Offender  
Registry

- \*\$10.00  
Current Employment Verification

- \*\$10.00  
Current Landlord Reference

*\*Please provide full application submitted by applicant*

**\*Verifications are not available as a stand alone  
option and have a turn-around time of 3  
business days. If employment and residential  
verifications are ordered a \$5 discount will be  
applied**