

REGISTRATION AND COMPLIANCE PACKET

LANDLORDS AND PROPERTY MANAGERS WHO WISH TO TAKE ADVANTAGE OF OUR TENANT SCREENING SERVICES MUST COMPLETE AND RETURN THIS PACKET. UPON SUCCESSFUL COMPLETION, CREDIT CHECKS ON APPLICANTS WHO ARE MEMBERS OF WESTSIDE RENTALS WILL BE **FREE** TO LANDLORDS OR PROPERTY MANAGERS.

In order to process credit reports on individuals, the Tenant Screening Department (TSD) of Westside Rentals is required by federal law and bureau regulations to obtain specific information on the person and/or company requesting this information. Attached, please find the forms necessary to meet these compliance mandates. THERE IS A **THREE TO FOUR-BUSINESS** DAY PROCESSING TURNAROUND AFTER WE RECEIVE YOUR COMPLIANCE PACKET BEFORE WE CAN RUN CREDIT CHECKS FOR YOU – PLEASE ACT ACCORDINGLY. These documents serve three basic purposes:

1. Establish that you are a creditor (landlord or property manager) and have permissible purpose under federal law to request credit reports. Fair Credit Reporting Act, Section 604 [15 U.S.C. § 1681b].
2. Provide acknowledgement of federal credit reporting laws and policies in place to protect tenants from identity theft.
3. Establish that you are compliant under the Fair Credit Reporting Act, Section 607 [15 U.S.C. §1681e].

◇Once approved a “FREE FICO” icon will be added to your listing. This will make your ad more attractive and can lead to filling your vacancy quicker because our members will know their credit will be checked for FREE.

\$1,050.00



Westwood - STUDIO APARTMENT WITH LOFT

Unfurnished, Studio, 1 Bath, No pets, Six month minimum lease, Carpet Floors, Upper, Parking included, refrigerator, stove, dishwasher, air conditioner, laundry on the premises, Paid utilities, \$1,050.00 \$1,050 deposit, **Available Now!**



[Details](#)



FREE FICO 

Makes your listing more attractive.

Tell them you saw it on Westside Rentals!

Westside Credit Services

www.westsiderentals.com/tenantscreening

Tel: (310) 576-1443 – Email: reports@westsidecreditreports.com

Compliance Dept. Fax: (888) 938-1119 - Credit Check Request Fax: (888) 938-1116

****IMPORTANT****

CHOOSE THE FORMAT YOU WISH TO RECEIVE

1. **TENANT SCORECARD** - IF YOU CHOOSE TO NOT UNDERGO AN **ON-SITE INSPECTION** OF YOUR HOME OR BUSINESS OFFICE, **YOU ARE NOT ALLOWED ACCESS TO THE ACTUAL RESULTS OF THE CREDIT REPORT IN WRITTEN OR VERBAL FORM**, YOU ARE ONLY AUTHORIZED ACCESS TO A TENANT SCORECARD (SEE NEXT PAGE).
2. **ACTUAL CREDIT REPORT** - IF YOU DO CHOOSE TO UNDERGO THE **ON-SITE INSPECTION**, THERE IS A **\$75.00** FEE, YOU WILL RECEIVE THE ACTUAL BUREAU CREDIT REPORT. THE REQUIREMENTS TO PASS THE INSPECTION ARE BOTH OF THE FOLLOWING (1) A LOCKING FILE CABINET AND A PAPER SHREDDER; (2) A SEPARATION BETWEEN YOUR RESIDENTIAL AREA AND YOUR OFFICE AREA (A ROOM DESIGNATED FOR BUSINESS USE). IF YOU CHOOSE THIS OPTION THE INSPECTION COMPANY WILL CONTACT YOU ONCE YOUR COMPLIANCE PACKET HAS BEEN APPROVED IN ORDER TO SET UP AN APPOINTMENT.

*****LANDLORDS/OWNERS WHO ARE USING WESTSIDE CREDIT SERVICES FOR COMMERCIAL PROPERTY ARE REQUIRED TO BE INSPECTED*****

**PLEASE VIEW THE SAMPLE ON THE NEXT PAGE AND
MAKE YOUR CHOICE ACCORDINGLY**

IN ADDITION TO CREDIT CHECKS WE OFFER EVICTON AND NATIONAL CRIMINAL SEARCHES. YOU ARE ALLOWED ACCESS TO THE ACTUAL RESULTS OF THESE SEARCHES NO MATTER WHICH OF THE ABOVE OPTIONS YOU SELECT.

*****IN ORDER TO RECEIVE CREDIT INFORMATION IN ANY FORMAT YOU MUST COMPLETE THIS REGISTRATION AND COMPLIANCE PACKET. *****

I WISH TO RECEIVE CREDIT CHECK RESULTS IN THE FORM OF-
 (Choose only one)

TENANT SCORECARD (free) - I understand I am not allowed access to any of the information found in the Credit Report, just the Tenant Scorecard (see SAMPLE below).

TRANSUNION CREDIT REPORT - I agree to pay the **\$75 inspection fee** in order to receive hard copies of Transunion Credit Reports. Please charge my credit card (see next page).

*****LANDLORDS/OWNERS WHO ARE USING WESTSIDE CREDIT SERVICES FOR COMMERCIAL PROPERTY ARE REQUIRED TO BE INSPECTED*****

SAMPLE TENANT SCORECARD

APPLICANT INFORMATION		
APPLICANT	CONSUMER, JON	SOC SEC 999-99-9990 DOB 01/01/1974
ADDRESS	10655 N BIRCH ST	CITY/ST/ZIP LOS ANGELES, CA 90068
OTHER SERVICES		
TENANT CLEAR		
DECISION	APPROVE	
NAME(S) SEARCHED	CONSUMER, JON (1 2679)	
DOB(S) SEARCHED	01/01/1974	
	RESULTS	RECOMMENDATION
PROPOSED RENT	1100	N/A
STATED MONTHLY INCOME	3600	N/A
CREDIT SCORE	712	PASS
BANKRUPTCY (7 YEARS)	NONE REPORTED	PASS
DELINQUENT ACCOUNTS (6 MONTHS)	0.0%	PASS
COLLECTION CHARGE OFF	0.0%	PASS
INCOME TO RENT RATIO	3.27:1	PASS
INCOME TO DEBT RATIO	13.48:1	PASS
OVERALL COMPOSITE		PASS
COMMENTS		

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****ADDITIONAL INFORMATION THAT MUST BE PROVIDED****

	Landlord / Owner	Property Mgmt	Real Estate Agent/Broker	Resident Manager
Copy of drivers license for photo identification	✓	✓	✓	✓
Copy of 3 signed rental applications from previous tenants (if you do not have these applications see notes below)	✓	✓	✓	✓
List of properties managed by company		✓	✓	✓
First page of state or federal tax return, or a business or real estate license	✓	✓	✓	✓
Signed statement from owner			✓	✓
Phone bill with your name, mailing address and phone number on it	✓	✓	✓	✓
Copy of <u>ONE</u> of the following for your property: declarations page of property insurance, tax bill, or title deed	✓		✓	✓

FCRA and Credit Bureau Compliance Requirements

Common mistakes and omissions in your packet that can delay the compliance process include:

- Failure to include 3 signed historical rental applications; if you are a first time owner and do not have old applications on file please provide a letter stating that fact and submit the rental applications to us at a later date.
- A name on a driver's license or SSN record that does not match the name listed in the registration and compliance packet.
- Failure to fill in the title sections on pages 6-7 as either landlord or manager.
- Failure to provide a phone number that matches the provided phone bill.
- Addresses on the additional documents that do not match the address you provided on page 5 or where you conduct your business affairs.
- Property Management companies often fail to provide a complete list of properties managed.

We DO NOT accept utility bills, escrow paperwork or mortgages in place of the insurance. Please only provide the documents listed above.

<u>Tenant Screening Product:</u>	<u>Price:</u>
Trans Union Credit Check/Scorecard	FREE (members) \$10 (non-members)
Credit Check/Scorecard, National Criminal Search/Sex Offender and Eviction Search	\$25 for all applicants

Company or Principal Information (fields with * are required)

*First and Last Name (Landlord or Contact Person)		*Main Contact Phone Number	Alternate Phone Number
*Physical Address of Home or Business Office (not the rental property)		*City	*State
*Mailing Address (if different from above address)		*City	*State
Email Address		Fax Number	*Social Security #
			Total Units Managed/Owned

--CONTINUE HERE --

Please indicate (1) TITLE: landlord or property manager & (2) your intended use of credit reports and related products and services from Westside Credit Services:

- 1) _____
- 2) _____

--THE FOLLOWING SECTION IS FOR PROPERTY MANAGEMENT COMPANIES ONLY--

Business Name	Contact Person	Title	Business Phone Number
Web Site (if applicable)		Year Business Established	Federal ID #

Credit Card Information (Optional ¹)

Credit Card Type <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/>		Name as it Appears on Card		
Card Number		Expiration Date	CVV Code-3 digits on back	
Street Address <input type="checkbox"/> check if same as	City	State	Zip	Phone Number

1-If you would like the card to be stored and charged for non-member reports, additional searches, and/or inspection fee without prior notice for faster turnaround time.

TRANSUNION FICO AGREEMENT

1. Reseller has access to consumer reports from one or more consumer credit reports agencies.
2. Subscriber is a _____ (title) and has a permissible purpose for obtaining consumer reports, 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 1966, hereinafter called "FCRA." Subscriber certifies their permissible purpose as:
 - In connection with a credit transaction involving the consumer or 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 agrees that it shall use Consumer Report only for a one-time use, and to 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.
7. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

Landlord or Company Name (signature)

Westside Credit Connection

Service Agreement

This service agreement (Agreement) is made and entered into as of the date written below between Westside Credit Services, LLC., a California limited liability corporation and _____ (User).

User and the credit services provider, Consolidated Credit Bureau ("Westside Credit Connection"), agree to the following terms:

1. Pricing: Please reference Price List (subject to change).
2. User is familiar with the requirements of the Fair Credit Reporting Act ("FCRA"), including the provisions set forth herein, as well as applicable state and federal laws, and User agrees to comply with all requirements of the FCRA in connection with ordering and using Westside Credit reports. User agrees that it is solely responsible for its FCRA compliance. User acknowledges that he/she is in receipt of and has read the "FCRA acknowledgement and Access Security Requirements" documents provided by Westside Credit (available for download www.westsiderentals.com/FCRA.htm).
3. User will order credit reporting services for its exclusive use, solely for permissible purposes. User certifies that it will be the end user of all Westside Credit reports and agrees that it will hold all information strictly confidential, and will not copy, sell or transfer any such report or any information therein to any third party. User agrees to implement appropriate procedures so that only employees with adequate training regarding the requirements of the FCRA have access to Westside Credit reports.
4. User will obtain a signed authorization from each person on whom a Westside Credit report is ordered (the "Subject"), prior to ordering a Westside Credit report on such Subject, and will maintain all authorizations on file for audit and inspection. This requires User to maintain

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a clear copy of photographic identification of each Subject along with the authorization for three years. During this period, User will provide Westside Credit with copies of such authorization, or the originals, as may be requested by Westside Credit or its authorized representatives from time to time. User agrees that Westside Credit, upon reasonable notice, may conduct audits to ensure User's compliance with the FCRA and requirements of this agreement, and User agrees to provide reasonable cooperation with Westside Credit in connection with such audits.

5. **User is a _____ (title)** and has a need for consumer credit information in connection with the evaluation of individuals for tenant screening.
6. User certifies that it will request consumer reports pursuant to procedures prescribed by Westside Credit from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
7. Reports on employees will be requested only by the User's designated representatives. Employees will be forbidden to attempt to obtain reports on themselves, associates, or any other person except in the exercise of their official duties.
8. 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.
9. Notwithstanding any other provision in this agreement, User agrees to be fully responsible to Westside Credit for all amounts in accordance with the Pricing set forth in the Price List addendum. An account is delinquent if not paid in full by the due date as set forth on the invoice. If an account is delinquent, Westside Credit will impose a finance charge of 10 percent per annum or the highest rate allowable by law per month until paid.
10. User shall pay to Westside Credit all attorneys' fees and collection costs incurred by Westside Credit in collecting on a delinquent account, whether or not litigation is instituted. In the event of any litigation or other action involving this Agreement, the prevailing party shall be paid reasonable attorneys' fees and court costs.
11. This Agreement contains the entire understanding and agreement between Westside Credit and the User and no other representations, covenants, undertakings or other prior or contemporaneous agreements, oral or written, respecting such matters, which are not specifically incorporated herein, shall be deemed in any way to exist or bind Westside Credit or the User. Westside Credit and the User acknowledge that they have not executed this agreement in reliance on any such promise, representation or warranty. This Agreement shall not be modified by any oral representation made before or after the execution of this agreement. All modifications must be in writing and signed by both Westside Credit and the User.
12. User indemnifies and holds harmless Westside Credit, and its affiliated persons and entities, from and against any and all liability, losses, claims, damages, and expenses, including, but not limited to, attorneys' fees and court costs, arising from or in any way connected with any breach or claimed breach by User or any third person, of any representation, warranty, covenant, or agreement herein including, without limitation, any improper publication or disclosure or other misuse of any Westside Credit report or information by User or any third person or entity, except to the extent directly caused by the willful misconduct of Westside Credit.
13. This Agreement shall be binding upon and inure to the benefit of Westside Credit and User and their respective successors and assigns. This Agreement shall be governed by and construed in accordance with California law.
14. The Pricing set forth in paragraph 1 is based on the pricing agreement for credit reports and/or ancillary products presently in place between Westside Credit and the credit repositories, i.e., Equifax, Experian and TransUnion (the "Repositories"), and/or their authorized brokers/resellers. Accordingly, notwithstanding any other term in this agreement, including the terms at paragraphs 1 and 12, Westside Credit's providing credit services to User may be terminated immediately if the Repositories terminate Westside Credit's ability to provide credit reporting services. In the event that the Repositories increase the price of credit reporting services to Westside Credit, Westside Credit, at its option, may pass on the price increase to the User, or terminate the credit reporting services to the User. In the event of termination or a pass-on price increase, Westside Credit will provide, within 10 days of request by the User, written proof of the termination or price increase by the Repositories.
15. In the event that User fails to pay monthly invoice when due, User hereby grants to Westside Credit and or its affiliated agents or companies the right to receive direct payment for any and all amounts on the monthly invoices directly from users checking or credit accounts. User hereby grants Westside Credit a power of attorney, coupled with an interest, such that Westside Credit can instruct checking and credit accounts to pay invoices due.
16. User must conform to the SUBSCRIBER CERTIFICATION OF COMPLIANCE California Civil Code – Section 1785.14 (a).

Please check the appropriate box:

Client (is) (is not) a retail seller, as defined in Section 1802.3 of California Civil Code ("Retail Seller") and issues credit to consumers who appear in person on the basis of applications for credit submitted in person ("Point of Sale").

17. User agrees to each of the foregoing terms. I declare and attest under the laws of the United States that the foregoing is true and correct.

Name (Printed): _____

Title: _____

Signature: _____

Date: _____

****FAX COMPLIANCE PACKET TO (888) 938-1119****