



# REGISTRATION AND COMPLIANCE PACKET

- ✓ NO MEMBERSHIP FEES
- ✓ NO ANNUAL FEES
- ✓ NO ANNUAL INSPECTION
- ✓ NO RE-FAXING FEES
- ✓ NO ANNUAL REGISTRATION
- ✓ OPEN 7-DAYS A WEEK
- ✓ GET RESULTS WITHIN MINUTES

## SAVE MONEY WITH WESTSIDE CREDIT SERVICES!

Westside Credit Services provides a convenient and fast, secure tenant screening service for landlords, property managers, real estate agent and brokers. Get results the same day during business hours, and **weekends**.

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 **24-HOUR** TURN AROUND TIME ONCE REGISTRATION PACKET IS RECEIVED FOR PROCESSING. ONCE YOUR COMPLIANCE PACKET IS PROCESSED 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 Credit Check icon will be added to your listing. This will make your ad more attractive and can lead to filing your vacancy quicker.

**Westside Rentals is the #1 Home Finding Service in Southern California and HIGHLY recommends you FULLY screen your potential tenants.**

*Better to be safe than sorry!!!*

### Tenant Screening Products:

### Price:

<b>TransUnion Detailed Report with Credit Score/ Summary Report (No Credit Score)</b> <i>*You only receive a detailed report if your home/ business office has been inspected by Westside Credit Services</i>	<b>\$10 per -applicant</b>
<b>SUPER BUNDLE:</b> TransUnion Detailed Report with Score/ Summary Report (No Credit Score), Plus Criminal Search, Sex Offender Search, Eviction Search ( <b>State Search Only</b> ) <i>*You only receive a detailed report if your home/ business office has been inspected by Westside Credit Services</i>	<b>\$25 per -applicant</b>
<b>NATIONWIDE BUNDLE:</b> TransUnion Detailed Report with Score/ Summary Report (No Credit Score), Plus , <b>Nationwide</b> Criminal Records, <b>Nationwide</b> Sex Offender Records, <b>Nationwide</b> Fraud Records, <b>Nationwide</b> Eviction Records <b>(HIGHLY RECOMMENDED)</b> <i>*You only receive a detailed report if your home/ business office has been inspected by Westside Credit Services</i>	<b>\$30 per -applicant</b>

# PLEASE SELECT WHAT TYPE OF REPORT YOU WISH TO RECEIVE

(please pick below)

**TRANSUNION SUMMARY REPORT WITH NO CREDIT SCORE (no registration fee)** - I understand I am not allowed access to any of the information found in the Credit Report or Credit Fico Score, just a Decision Report. (See SAMPLE below).

**\*HIGHLY RECOMMENDED- TRANSUNION CREDIT REPORT WITH CREDIT SCORE & DETAILS** - I agree to pay the **ONE-TIME \$75 inspection fee** in order to receive **hard copies of Transunion Credit Report**. Please charge my credit card. Inspection is performed at a home or business office. At time of the inspection, landlord must provide a locking file cabinet and shredder. **\*The inspection DOES NOT slow down the registration process- it can be done immediately from the time we receive the packet!**

## SAMPLE OF TRANSUNION SUMMARY REPORT

DECISION                      PENDING REVIEW  
 NAME(S) SEARCHED          APPLICANTS NAME (111111)  
 DOB(S) SEARCHED          01/01/1900

	RESULTS	RECOMMENDATION
PROPOSED RENT	850	N/A
STATED MONTHLY INCOME	20000	N/A
CREDIT SCORE		PASS
BANKRUPTCY (7 YEARS)		PASS
DELINQUENT ACCOUNTS (6 MONTHS)		PASS
COLLECTION/CHARGE OFF		PASS
INCOME TO RENT RATIO		PASS
INCOME TO DEBT RATIO		PASS
OVERALL COMPOSITE		PASS

### Tenant Scorecard Key:

**Below 580: FAIL**

**Above 650: PASS**

**Between 581 & 650: CONDITIONAL**

**Income to Rent Ratio: 2.5: 1 -PASS**

**Income to Debt Ratio: 2:1 -PASS**

## SAMPLE OF TRANSUNION DETAIL CREDIT REPORT

**580 - TRANSUNION/FICO CLASSIC (04)**                      APPLICANT FIRST & LAST NAME HERE XXX-XX-7507  
 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION  
 - NUMBER OF ACCOUNTS WITH DELINQUENCY

ACS/NELNET xxxxxx5555	08/01/03	12/01/11 07/11	\$14328	\$0	\$0		EDU	Bankruptcy	
						--	\$0	TU	
<b>Remarks:</b> INCLUDED IN BANKRUPTCY; COLLATERAL: 07 BANK OF AMERICA									
CAP ONE xxxxxxxx5555	02/01/06	05/01/08 02/08	\$750	\$0	\$0	--	REV	Charge Off	B
							\$0	TU	
<b>Remarks:</b> ACCOUNT CLOSED BY CREDIT GRANTOR									
FRANKLIN COL xxxxxx5555	01/01/11	09/01/11	\$130	\$0	\$0	--	COLL	Collection	B
							\$0	TU	
<b>Remarks:</b> CHAPTER 7 BANKRUPTCY; ORIGINAL CREDITOR: MEDICAL									
USA CREDIT xxxxxxxx5230	03/01/03 48		11/01/11	\$7500	\$0	\$0--	REV	As Agreed	B
							\$0	TU	
<b>Remarks:</b> ACCOUNT CLOSED BY CONSUMER									



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

	Landlord / Owner	Agent / PM Company	Resident Manager
Copy of Driver's License or State I.D.	✓	✓	✓
A <b>signed</b> list of properties owned or managed ( <b>even if it is only one property</b> ). List must include physical address of property & company name or owner's name.		✓	
<b>First Page</b> of a State or federal tax return. Document must include Name, address, and social security number ( <b>you may block any income numbers</b> ) - <b>OR</b> - Copy of business license relating to Real Estate (agent/ broker)	✓	✓	✓
Signed contract between hired real estate agent / property management company & property owner. Contract must include owners name, rental property address, and hired agent/ property management company.		✓	✓
Phone bill or utility bill. Bill must include name and address of the rental property <b>or home address</b> .	✓		
Copy of <b>ONE</b> of the following for your property: declarations page of property insurance, tax bill, or title deed. Document must include owners name & rental property address.	✓	✓	✓

In connection with a credit check 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(s) of the consumer; subscriber certifies that it will request consumer reports pursuant to procedures prescribed by Westside Credit Services from time to time only for the permissible purpose certified above by providing the additional information needed to comply with Westside Credit Service, and will use the reports obtained for no other purpose. In order to establish that you are a landlord/ owner (or Property Mgmt, Real Estate Agent/ Broker, Resident Manager) you must provide and acknowledge under the federal credit reporting laws and policies in place to protect tenants from identity theft that the additional information verifies ownership and identity of requestor.

## Landlord Information and TransUnion Fico Agreement

<b>*First and Last Name</b> (Landlord or Contact Person)		<b>*Main Contact Phone Number</b>		<b>Alternate Phone Number</b>	
<b>*Physical Address:</b> Home or Business Office		<b>*City</b>		<b>*State</b>	
<b>*Address of Rental Property</b> (If different & only one)		<b>*City</b>		<b>*State</b>	
<b>Email Address</b>		<b>Fax Number</b>		<b>*Social Security #</b>	
				<b># of Units</b>	

**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) \_\_\_\_\_

## **TRANSUNION FICO AGREEMENT**

### **Reseller has access to consumer reports from one of three consumer credit reports agencies (TransUnion).**

**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 tenant screening application involving the consumer. Credit transaction involving the consumer information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer in the form of scorecard or detail credit report (only if inspection is approved).

1. 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.

2. Subscriber will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.

3. 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.

4. 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.

5. End User certifies that it meets the qualifications of a Certified Person under 15 CFR Part 1110.2 and that its access to the DMF is appropriate because:

a. Certified Person: End User has a legitimate fraud prevention interest, or has a legitimate business purpose pursuant to a law, governmental rule, regulation or fiduciary duty, and shall specify the basis for so certifying; and

b. Security: End User has systems, facilities, and procedures in place to safeguard the accessed information; experience in maintaining the confidentiality, security, and appropriate use of the accessed information, pursuant to requirements similar to the requirements of section 6103(p)(4) of the Internal Revenue Code of 1986; and agrees to satisfy the requirements of such section 6103(p)(4) as if such section applied to End User; and

c. End User shall not disclose information derived from the DMF to the consumer or any third party, unless clearly required by law.

d. Penalties: End User acknowledges that failure to comply with the provisions above may subject Reseller to penalties under 15 CFR 1110.200 of \$1,000 for each disclosure or use, up to a maximum of \$250,000 in penalties per calendar year.

e. Indemnification and Hold Harmless: End User shall indemnify and hold harmless the TransUnion and the U.S. Government/NTIS from all claims, demands, damages, expenses, and losses, whether sounding in tort, contract or otherwise, arising from or in connection with End User's, or End User's employees, contractors, or subcontractors, use of the DMF. This provision shall survive termination of the Agreement and will include any and all claims or liabilities arising from intellectual property rights

f. Liability:

a. Neither TransUnion nor the U.S. Government/NTIS (a) make any warranty, express or implied, with respect to information provided under this Section of the Policy, including, but not limited to, implied warranties of merchantability and fitness for any particular use; (b) assume any liability for any direct, indirect or consequential damages flowing from any use of any part of the DMF, including infringement of third party intellectual property rights; and (c) assume any liability for any errors or omissions in the DMF. The DMF does have inaccuracies and NTIS and the Social Security Administration (SSA), which provides the DMF to NTIS, does not guarantee the accuracy of the DMF. SSA does not have a death record for all deceased persons. Therefore, the absence of a particular person on the DMF is not proof that the individual is alive. Further, in rare instances, it is possible for the records of a person who is not deceased to be included erroneously in the DMF.

b. If an individual claims that SSA has incorrectly listed someone as deceased (or has incorrect dates/data on the DMF), the individual should be told to contact their local Social Security office (with proof) to have the error corrected. The local Social Security office will:

i. Make the correction to the main NUMIDENT file at SSA and give the individual a verification document of SSA's current records to use to show any company, recipient/purchaser of the DMF that has the error; OR,

ii. Find that SSA already has the correct information on the main NUMIDENT file and DMF (probably corrected sometime prior), and give the individual a verification document of SSA's records to use to show to any company subscriber/ purchaser of the DMF that had the error.

6. 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.

7. End User will request Scores only for End User's exclusive use. End User may store Scores solely for End User's own use in furtherance of End User's original purpose for obtaining the Scores. End User shall not use the Scores for model development or model calibration and shall not reverse engineer the Score. All Scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any Person, except (i) to those employees of End User with a need to know and in the course of their employment; (ii) to those third party processing agents and other contractors of End User who have executed an agreement that limits the use of the Scores by the third party only to the use permitted to End User and contains the prohibitions set forth herein regarding model development, model calibration, reverse engineering and confidentiality; (iii) when accompanied by the corresponding reason codes, to the consumer who is the subject of the Score; (iv) to government regulatory agencies; or (v) as required by law. Subscriber certifies it will request consumer reports in the criteria displayed on page two if only receiving a tenant scorecard.

8. Subscriber also represents that all statements and indications are true and correct. I, the landlord end-user authorize verification of the information contained herein solely for the purpose of establishing my qualifications as a landlord end-user and agree to not receive a FICO Score but only a decision established through my verifications of the criteria selected on page two. By selecting to receive a tenant scorecard, due to federal bureau regulations I understand the information provided in the registration packet and agree.

**Landlord Name (Signature): \_\_\_\_\_ Westside Credit Connection: \_\_\_\_\_**

## Westside Credit Services LLC, 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). 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.
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 <http://www.westsiderentals.com/pdf/FCRA%20DOCUMENT.pdf>)
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 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 will be requested only by the User's designated representatives. Employees and end-user will be forbidden to attempt to obtain reports on themselves, associates, family or any other person except in the exercise of their official duties (potential tenants).
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. 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.
10. 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.
11. 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.
12. 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.
13. User must conform to the SUBSCRIBER CERTIFICATION OF COMPLIANCE California Civil Code - Section 1785.14 (a).
14. End-User landlord/ Real Estate Agent/ Broker/ Resident manager/ Property Management Company agrees that the reports received by Westside Rentals Tenant Screening Department; Westside Credit Services LLC is not distributed to any other end-user or person on application.
15. Subscriber certifies it will request consumer reports in the criteria displayed on page 2 if only receiving a tenant scorecard. Subscriber also represents that all statements and indications are true and correct. I, the landlord end-user authorize verification of the information contained herein solely for the purpose of establishing my qualifications as a landlord end-user and agree to not receive a FICO Score but only a decision established thru my verifications of the criteria selected on page 2. By selecting to receive a tenant scorecard, due to federal bureau regulations I understand the information provided in the registration packet and agree.
16. During registration, some personal information will be requested. This information is used solely to assist you in your tenant screening process. Once you register you are no longer anonymous to Westsiderentals.com. Your Registration and Compliance Packet will be filed away and kept in Westside Rentals password protected server through our paperless system. Therefore, no papers are physically displayed and all employees are thoroughly checked.

**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.**

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_