

TENANT CHECK ✓

Procedures

✓ SETTING UP AN ACCOUNT

To begin processing rental applications, a client application and contract must be signed and returned to Tenant Check. We have a legal requirement to properly identify legitimate requests for background reports. Property ownership must be verified. Everything needed to set up an account can be downloaded from www.tcofmn.com. Accounts may only be set up by the property owner or authorized agent. Power of Attorney documents may be required. Call for more information.

✓ REQUESTING A TENANT CHECK REPORT

Rental applications may be faxed, mailed or dropped off for processing . . . email is not secure. The application must clearly display the client's account name and/or number. It is preferable that accounts be set up under the owner's business name where applicable. We do not recommend that applicants submit applications directly to Tenant Check.

The application must be thoroughly and legibly completed by the applicant! This is especially important if you will be faxing your applications! Incomplete and/or illegible applications received will greatly add to the time required to process your request. **In order to process a rental application, we must have the applicant's signature following a statement permitting the release and verification of information.**

✓ PROCESSING OF YOUR TENANT CHECK REPORT

Most requests are processed within 24-48 hours of receipt. Many of our services can be completed in a few hours. Our secure web access will allow you to view your reports at various stages of completion. However, Tenant Check cannot guarantee turn around time. There are several situations which may require a longer period in which to finalize your report:

- 1) Landlord and Employment Verification - In some instances, response to our original phoned or faxed request is not returned promptly and further requests are necessary.
- 2) Eviction I.D. - A screening request that includes an eviction search will often times uncover a large number of case filings against defendants with the same or similar name. Tenant Check makes every effort to verify the identity of these defendants so that we may confidently report whether your applicant was or was not involved in an eviction action.
- 3) Criminal/Civil Records Check - Out-state or Out-of-state records searches may take longer.

✓ RETURNING THE FINISHED REPORT

For those applications received by fax, a hard copy will be returned by fax. If you are unable to receive a faxed response, a verbal report will be given via phone and a hard copy will be mailed. **There will be an additional \$2.00 charge for mailed reports. THESE REPORTS ARE CONFIDENTIAL AND SHOULD BE VIEWED BY THE OWNER OR AUTHORIZED AGENT ONLY.** We do not recommend that an applicant be given a copy of, nor allowed to view, a Tenant Check report. Applicants denied housing based upon Tenant Check reports are entitled by law to receive a copy of this report, free of charge, directly from Tenant Check. State law requires that you inform the applicant of the name, address and phone number of your screening service. Call us for more information. Denial of Application forms are available on our web site.

✓ SECURE INTERNET ACCOUNTS

Our newest online service will allow you to view completed reports as well as reports in progress, print your completed reports and store your reports on our secure servers.

✓ METHODS OF PAYMENT

Tenant Check accepts checks, VISA and Mastercard. Tenant Check invoices are mailed monthly. We can tailor your monthly invoice to include purchase order numbers, building name and/or site address. We can also mail separate invoices for individual site locations.

SCREENING REQUIREMENTS AND RECOMMENDATIONS

Screening is THE MOST effective way to protect your property, your investment, your neighborhoods and your good residents. You can help us provide thorough and pertinent information, and greatly speed the processing of reports by following these suggestions:

- 1) **Each applicant should fill out a SEPARATE application form** using dark blue or black ink.
- 2) **You should screen every adult occupant.**
- 3) Use a good application form. It should request as much pertinent information as possible. It must also have a proper “release of information” authorization statement. Please use the application form provided by Tenant Check, or use it as an example when creating your own. **Unsigned applications will NOT be processed!**
- 4) **Ask to see I.D.** and verify that the information is the same as on the application.
- 5) Ask for ALL names that they have used, i.e. maiden names, married names, nicknames. Tenant Check does not charge extra for screening additional names, except in some situations for criminal records checks.
- 6) **Make sure that the application is filled out completely and that you can READ IT!** The single most important feature of a rental application is that it requests as much verifiable information as possible. Remember - if you can't read it, we certainly won't be able to read it after it is faxed to us.
- 7) Many property owners charge an application fee. Under current Minnesota law, if you charge an application fee, you must disclose the name and phone number of Tenant Check to each applicant before they are required to pay the fee. Also, the application fee must be returned to anyone who is not screened.
- 8) Every applicant should be treated in the same manner. If you screen one applicant, you must screen them all. If you charge a fee to one, you must charge the same amount to all. If you offer some discount or improvement to one, you must offer it to all. Be Consistent.
- 9) You should have a written policy statement of your criteria for acceptance or denial of applications, and it should be adhered to when making your decisions. You can also set alternative criteria for applicants who do not meet your initial criteria, such as an additional month's rent, a higher security deposit, or a co-signer.
- 10) **Fees charged by Tenant Check are per applicant.** A discounted application fee charged to married couples is a discriminatory policy and is illegal.
- 11) If you ever have questions about the information contained in Tenant Check reports, or about your screening policies and practices, **please do not hesitate to call us! We want you to get the most out of our services.**
- 12) You have a legal right to require a SSN on your application. If the applicant does not wish to provide one, you have the right to deny their application. To calm their fears, please remind them that THEY initiated the application.
- 13) You do not have to put up with excessive or harassing calls from impatient applicants. Multiple calls will not speed up the process. Calls made by applicants directly to Tenant Check are inappropriate. If an applicant exhibits excessive behavior, tell them to cease and desist. You would also have the right to deny their application because of this behavior.
- 14) If we have given you partial information on a report and inform you that we are still waiting for a landlord reference or employment verification, **DO NOT** tell the applicant! You will have given them the perfect opportunity to provide a fraudulent verification.
- 15) You do not have any legal requirement to give a reason for denial of an application. You **ARE** required by law to inform applicant verbally, or in writing, that they were denied based upon information obtained from Tenant Check and that they have a right to obtain a free copy of their screening report within 60 days. They must contact Tenant Check to do so.