



TENANT SCREENING REPORTS

You must be a qualified business to order TENANT SCREENING REPORTS.

The requirements to qualify have recently changed to protect the public from Identity theft. The Federal Trade Commission requires proof the business ordering credit reports has a business need for the report.

For landlords, property managers, and residential rental property owners this means you must have evidence that you are a business. The documentation or proof that you have a business is a requirement of the three national credit-reporting agencies: Trans Union, Equifax and Experian. **The Rental Housing Association of Greater Portland and National Tenant Network have no choice except to require documentation from you that meets the standards set by the FTC and the national credit reporting agencies.**

If you do not have a business license you need to supply the following along with your signed Service & Subscription Agreement:

1. A copy of bank account statement.
2. A copy of your driver's license.
3. A property tax statement for each property.
4. A copy of your phone bill.
5. 1 completed rental application per rental unit from previous tenants, 5 applications max if you own more than 5 rental units (if new landlord send in as you receive them).

You will be able to order **DecisionPoint**; a report that will give you a credit worthiness rating and includes the tenant performance report and FED filing information. RHAGP and NTN encourage you to order a **criminal background report**.

Using these reports to help make your final decision on renting to an applicant will help you select the most qualified tenants.

If you have a separate office in your home or an office outside your home and have the following:

1. A business license.
2. Provide a list of all your properties with address and number of units.
3. Provide property tax records for each property, up to 20 units. (Above 20 units we need a list of rentals and ten Property tax statements.)
4. Provide three completed rental applications for each property.
5. Your business is advertised in the yellow pages or listed in white pages of the telephone directory.
6. You provide a copy of a voided check or bank account statement for your business account.
7. You provide a copy of your driver's license.
8. Your office is a secure environment, with locking door and locking file cabinets.
9. An inspection will need to be performed by a certified inspector. \$75.00 check attached made out to National Tenant Network, as they are the inspection contractor.
10. You authorize NTN to obtain a business or personal credit report on the principal or each member of a partnership.

Equifax or Experian can approve you to order credit reports.

For Trans Union you must also have.

Office outside the home with a permanent sign and a separate entrance to your business.

You must be listed in the Yellow pages of the telephone directory.

If you meet the requirements for all three one inspection is needed.

I qualify for **DECISIONPOINT** please verify my documentation _____
Signature

I qualify for **Experian or Equifax** reports please verify my documentation and order inspection _____
Signature

I qualify for **Trans Union** please verify my documentation and order inspection _____
Signature



Service & Subscription Agreement National Tenant Network

The undersigned hereby agrees to subscribe _____ community (ies) consisting of _____ apartment/rental units. Please attach a list of apartment complex names, addresses, manager's names and phone numbers.

Certifications and Conditions of Use

The Federal Fair Credit Reporting Act (15USC1681 et seq), and other applicable state laws restrict the purposes for which and under what conditions any person may obtain credit reports or other consumer information from a credit reporting agency (CRA). NTN is a CRA and has access to all retail bureaus. These laws control the confidentiality of credit information and under what circumstances it may be disclosed. You must have the applicants written consent! Denial of residence requires that you disclose the source of any adverse information used in the denial. Pursuant to these laws, NTN requires the following certifications from its subscribers. By signing this agreement you certify that you have permissible purpose for obtaining consumer reports as defined by Section 604 of the Federal Fair Credit Reporting Act (15USC1681b) as amended by the consumer credit reporting reform act if 1996 hereinafter called "FCRA". **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 (2) years or both.** You must place your initials in the space provided.

The undersigned certifies

- > that he/she/it is the owner /agent of an owner of rental property.
- > that each request for reports will be based upon a legitimate business need in connection with a business transaction/tenant screening application initiated by the consumer.
- > that the information will be used for no other purpose.
- > **that written authorization will be obtained from the applicant before initiating any credit investigation. I will maintain all written authorizations for 5 years.**
- > that no reports will be ordered, or permitted to be ordered, on the subscriber, staff, employees, acquaintances or contractors.
- > that the subscriber will not disclose the content of any report ordered from NTN to any third party.

initial

By signing below, you additionally certify that you will request consumer reports pursuant to procedures prescribed by NTN from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose. **You may use reports only once.** You must hold each report in strictest confidence. You may NOT disclose the content of reports to third parties. You may NOT disclose to the consumer or any third party credit scores obtained under this agreement unless clearly required by law.. All reports shall be requested by and disclosed by the Subscriber/end user only to the subscriber/end users authorized and designated employees having a need to know and only to the extent necessary to enable the subscriber/end user to used the consumer reports in accordance with this agreement.

Disclosure to applicant/consumer:

The subscriber/end user 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.

TransUnion Scored Reports

The subscriber/end user will request Scores only for subscribers/end users exclusive use. The End user may store scores solely for end users own use in furtherance of end users 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, copies, reused, disclosed, reproduced, revealed or made accessible in whole or in part to any person except (i) to those employees of the end user with a need to know and in the course of their employment; i(ii) to those third party processing agents of end user who have executed an agreement that limits the use of the scores by the third party to the use permitted to end user and contains the prohibitions set forth herein regarding model development, model calibration and reverse

engineering; (iii) when accompanied by the corresponding reason codes to the consumer who is the subject of the score, or (iv) as required by law.

The undersigned subscriber agrees to allow NTN or its authorized agents to inspect any records, documentation or physical premises to determine compliance with these laws. **NTN strongly advises that its subscribers become familiar with these laws, their requirements and restrictions.**

Subscriber agrees to indemnify and hold NTN and RHAGP harmless for failure to obtain written authorization before initiation of a credit investigation and to further indemnify and hold NTN and RHAGP harmless of all claims arising out of the improper use, disclosure or storage of credit information. In any action brought to enforce the terms of this agreement, or resulting from a breach by the subscriber, the undersigned agrees to pay all reasonable fees incurred by NTN and RHAGP, including attorneys fees.

The subscriber will hold the credit repository and all of its agents harmless on account of any expense or damage arising or resulting from the publishing or other disclosure of credit information by subscriber, its employees or agents contrary to the conditions of this agreement.

With just cause, such as delinquency or violation of the terms of this agreement or a legal requirement, or a material change in existing legal requirements, which adversely affects this agreement, NTN may, upon its election, discontinue serving the subscriber and cancel this agreement immediately and without notice.

Subscriber agrees to pay RHAGP within 30 days of billing. Accounts past due are subject to credit hold. Non Sufficient Funds Checks will cause a \$25 fee. Conditions and pricing contained in this agreement are subject to change upon 30 day written notice from RHAGP.

Use of NTN services by the undersigned subscriber indicates an understanding of and compliance with the above.

By signing below, I certify that

1. I acknowledge my responsibilities under the FCRA;
 - i. View and Print a full copy at <http://www.ntnonline.com/news-and-info/> or request a copy from RHAGP Office by calling 503.254.4723.
2. I have read and understand all credit report Access Security Requirements and will take all reasonable measures to enforce them in my office.
 - i. View and Print a full copy at <http://www.ntnonline.com/news-and-info/> or request a copy from RHAGP Office by calling 503.254.4723.
3. I am the "end-user" and will not further sell consumer credit information.
4. I order credit reports for: Tenant Screening purposes

Subscriber Name
(Please Print): _____

Signature: _____

Date: _____

BANK REFERENCE

Bank Name: _____ Phone Number: _____

City: _____ State: _____ Zip: _____

Checking Account Number: _____ Year Opened: _____

****FOR THE PURPOSE OF VERIFYING BANK INFORMATION, YOU MUST ATTACH A COPY OF A BANK STATEMENT****

PROPERTY INFORMATION

Rental Property Name (if applicable) _____

If several, please attach a separate list Total Number of Rental Units: _____

Property Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-mail: _____

BILLING INFORMATION

Subscriber Name: (owner or agent): _____

Social Security #: _____ / _____ / _____ Federal Tax ID #: _____
(REQUIRED) (if applicable)

Real Estate License #: _____ Business License # & City: _____
(if applicable) (if applicable)

FEIN # : _____
(if applicable)

Contact: _____ Title: _____

Billing Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-Mail: _____ Website address: _____

I would like to subscribe to the following service (s):
(Please check all that apply)

- { } In Office Screening
 - { } DecisionPoint
 - { } Online Screening
 - { } Scored Retail Credit
- { } Initial Password _____

Company Name: _____ Date: ____/____/____

Signature: _____ Title: _____

Signature: _____ Title: _____

Signature: _____ Title: _____

Business Type: Corporation LLC

Partnership Sole Proprietor

AS A SOLE PROPRIETOR OR PARTNERSHIP NTN IS REQUIRED TO OBTAIN PERSONAL CREDIT REPORTS ON THE SOLE PROPRIETOR OR ALL PARTNERS TO HELP EVALUATE YOUR APPLICATION TO SUBSCRIBE. YOUR SIGNATURE ABOVE EVIDENCES YOUR CONSENT TO ORDER YOUR INDIVIDUAL RETAIL CREDIT REPORT.

Please Initial, sign and return this form!

Criminal Information Service

By entering into this agreement, the undersigned, certified subscriber to NTN Indicates Its/his/her clear understanding of the terms of this agreement and by signing expressly commits to be bound by the terms and conditions of this agreement. The undersigned understands that the reports provided under this agreement are furnished to the subscriber through NTN by a third party vender of such public data. The source of this data is the public records of the county Indicated on the report order form or the appropriate Department of Corrections or Department of Law Enforcement. **National Tenant Network is not the source of the data comprising the report. NTN does not gather, compile, record or edit in any manner, the criminal background data provided under this agreement. As a result, NTN cannot and does not accept, and expressly disclaims, neither any responsibility for any error in the data provided nor any changes made to that data subsequent to the date of the report.**

All reports provided are based upon limited Information, i.e. name and birth date. Because of this absolute certainty that the report applies to an Individual with the same name and birth date is not possible. An apparent match of this record with an Individual may thus be erroneous. Caution is urged when your Inquiry produces an accurate match. Discrimination against an ex-offender who is trying to become a law-abiding citizen is contrary to the best Interest of society and may violate the Federal Fair Housing Laws. Confrontation of a person with a conviction history may also place you at risk.

The undersigned by signing below Indicates that It/he/she understands the terms above and has read and expressly agrees to the following:

Please initial where required:

- _____ Requests for and use of criminal background reports will be used solely and exclusively In connection with a residential screening Involving the applicant upon whom the report Is requested.
- _____ All searches are done at the county and or State Indicated level only.
- _____ Reports must not be disclosed to the applicant.
- _____ Reports are STRICTLY CONFIDENTIAL.

Violation of any one of the provisions of this agreement, or any provision or the obligations Implied by Its terms and conditions subjects the undersigned, it's agents, fiduciaries, officers and employees to Immediate termination of NTN services and to the following:

Neither NTN, Inc. nor any NTN office or the corporation, partnership or Individual(s) doing business as NTN or their officers, employees, agents or partners (hereafter NTN) shall be liable to the undersigned for any claim, Injury or damage which is asserted based upon Inaccurate or Incomplete data or any act or omission of the undersigned, Its employees or agents. This Includes the Improper acquisition, disclosure or use of reports by the undersigned, Its employees or agents provided under this agreement or any act or omission which constitutes a breach of the express or Implied terms and conditions of this agreement.

The undersigned, its agents expressly agree to Indemnify, defend and hold NTN harmless from and against any and all damages, loses, costs, expenses, liabilities and judgments (Including attorney fees) which may be asserted against, Imposed upon or determined to be due from NTN based upon Inaccurate or Incomplete data or any act or omission of the undersigned, Its employees or agents under this agreement or from and against the conditions of this agreement.

The undersigned hereby expressly agrees, should a claim under this agreement be asserted based on inaccurate or incomplete data or violations of Its terms or any act or omission of It's agents, employees or those acting on behalf of the undersigned, to waive any and all claims against NTN and consents to an entry summary judgment releasing NTN from any and all factual claims it may assert against NTN.

Date: / / _____

Subscriber Name: _____

Signature: _____

ADDENDUM TO NTN SERVICE & SUBSCRIPTION AGREEMENT

CLASSIC CREDIT RISK (FICO) SCORE SERVICES

1. Based on an agreement with Trans Union LLC ("Trans Union") and Fair Isaac Corporation ("Fair Isaac") ("Reseller Agreement"), Reseller has access to a unique and proprietary statistical scoring service jointly offered by Trans Union and Fair Isaac which evaluates certain information in the credit reports of individual consumers from Trans Union's data base ("Classic") and provides a score which rank orders consumers with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring (the "Classic Score").
2. Subscriber, from time to time, may desire to obtain Classic Scores from Trans Union via an on-line mode in connection with consumer credit reports.
3. Subscriber has previously represented and now, again represents that it is a _____ and has a permissible purpose for obtaining consumer reports, as defined by Section 804 of the Federal Fair Credit Reporting Act (15 USC 1681b) including, without limitation, all amendments thereto ("FCRA").
4. Subscriber certifies that it will request Classic Scores pursuant to procedures prescribed by Reseller from time to time only for the permissible purpose certified above, and will use the Classic Scores obtained for no other purpose.
5. Subscriber will maintain copies of all written authorizations for a minimum of three (5) years from the date of inquiry.
6. Subscriber agrees that it shall use each Classic Score only for a one-time use and only in accordance with its permissible purpose under the FCRA.
7. When 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, in whole or part (e.g., the services provided under this Addendum only) immediately.
8. Subscriber recognizes that factors other than the Classic Score may be considered in making a credit decision. Such other factors include, but at not limited to, the credit report, the individual account history, and economic factors.
9. Trans Union and Fair Isaac shall be deemed third party beneficiaries under this Addendum.
10. Up to five score reason codes, or if applicable, exclusion reasons, are provided to Subscriber with Classic Scores. These score reason codes are designed to indicate the reasons why the individual did not have a higher Classic Score, and may be disclosed to consumers as the reasons for taking adverse action, as required by the Equal Credit Opportunity Act ("ECOA") and its implementing Regulation ("Reg. B"). However, the Classic Score itself is proprietary to Fair Isaac, may not be used as the reason for adverse action under Reg. B and, accordingly, shall not be disclosed to credit applicants or any other third party, except: (1) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (2) as clearly required by law. Subscriber will not publicly disseminate any results of the validations or other reports derived from the Classic Scores without Fair Isaac and Trans Union's prior written consent..
11. In the event Subscriber intends to provide classic Scores to any agent, Subscriber may do so provided, however, that Subscriber first enters into a written agreement with such agent that is consistent with Subscriber's obligations under this Agreement. Moreover, such agreement between Subscriber and Such agent shall contain the following obligations and acknowledgments of the agent: (1) Such agent shall utilize the Classic Scores for the sole benefit of Subscriber and shall not utilize the Classic Scores for any other purpose including for such agent's own purposes or benefit; (2) That the Classic Score is proprietary to Fair Isaac and, accordingly, shall not be disclosed to the credit applicant or any other third party without Trans Union and Fair Isaac's prior written consent except (a) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (b) as clearly required by law; (3) Such Agent shall not use the Classic Scores for model development, model validation, model benchmarking, reverse engineering, or model calibration; (4) Such agent shall not resell the Classic Scores; and (5) Such Agent shall not sue the Classic Scores to create or maintain a database for itself or otherwise.
12. Subscriber acknowledges that the Classic Scores provided under this Agreement which utilize an individual's consumer credit information will result in an inquiry being added to the consumer's credit file.
13. Subscriber shall be responsible for compliance with all applicable federal or state legislation, regulations and judicial actions, as now or as may become effective including, but not limited to, the FCRA, the ECOA, and Reg. B, to which it is subject..
14. The information including, without limitations, the consumer credit data, used in providing Classic Scores under this Agreement were obtained from sources considered to be reliable. However, due to the possibilities of errors inherent in the procurement and compilation of data involving a large number of individuals, neither the accuracy nor completeness of such information is guaranteed. Moreover, in no event shall Trans Union, Fair Isaac, nor their officers, employees, affiliated companies or bureaus, independent contractors or agents be liable to Subscriber for any claim, injury or damage suffered directly or indirectly by Subscriber as a result of the inaccuracy or incompleteness of such information used in providing Classic Scores under this Agreement and/or as a result of Subscriber's use of Classic Scores and/or any other information or serviced provided under this Agreement.

- 15.1 Fair Isaac, the developer of Classic, warrants that the scoring algorithms as delivered to Trans Union and used in the computation of the Classic Score ("Models") are empirically derived from Trans Union's credit data and are a demonstrably and statistically sound method of rank-ordering candidate records with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring when applied to the population for which they were developed, and that no scoring algorithm used by Classic uses a "prohibited basis" as the term is defined in the Equal Credit Opportunity Act (ECOA) and Regulation B promulgated thereunder. Classic provides a statistical evaluation of certain information in Trans Union's files on a particular individual, and the Classic Score indicates the relative likelihood that the consumer will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring relative to other individuals in Trans Union's database. The score may appear on a credit report for convenience only, but is not a part of the credit report nor does it add to the information in the report on which it is based.
- 15.2 THE WARRANTIES SET FORTH IN SECTION 15.1 ARE THE SOLE WARRANTIES MADE UNDER THIS ADDENDUM CONCERNING THE CLASSIC SCORES AND ANY OTHER DOCUMENTATION OR OTHER DELIVERABLES AND SERVICES PROVIDED UNDER THIS AGREEMENT; AND NEITHER FAIR ISAAC NOR TRANS UNION MAKE ANY OTHER REPRESENTATIONS OR WARRANTIES CONCERNING THE PRODUCTS AND SERVICES TO BE PROVIDED UNDER THIS AGREEMENT OTHER THAN AS SET FORTH IN THIS ADDENDUM. THE WARRANTIES AND REMEDIES SET FORTH IN SECTION 15.1 ARE IN LIEU OF ALL OTHERS, WHETHER WRITTEN OR ORAL, EXPRESS OR IMPLIED (INCLUDING, WITHOUT LIMITATION, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE). THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.
16. IN NO EVENT SHALL ANY PARTY BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, INDIRECT, SPECIAL, OR PUNITIVE DAMAGES INCURRED BY THE OTHER PARTIES AND ARISING OUT OF THE PERFORMANCE OF THIS AGREEMENT, INCLUDING BUT NOT LIMITED TO LOSS OF GOOD WILL AND LOST PROFITS OR REVENUE, WHETHER OR NOT SUCH LOSS OR DAMAGE IS BASED IN CONTRACT, WARRANTY, TORT, NEGLIGENCE, STRICT LIABILITY, INDEMNITY OR OTHERWISE, EVEN IF A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THESE LIMITATIONS SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.
17. THE FOREGOING NOTWITHSTANDING, WITH RESPECT TO SUBSCRIBER, IN NO EVENT SHALL THE AFORESTATED LIMITATIONS OF LIABILITY, SET FORTH ABOVE IN SECTION 16, APPLY TO DAMAGES INCURRED BY TRANS UNION AND/OR FAIR ISAAC AS A RESULT OF: (A) GOVERNMENTAL, REGULATORY OR JUDICIAL ACTION(S) PERTAINING TO VIOLATIONS OF THE FCRA AND/OR OTHER LAWS, REGULATIONS AND/OR JUDICIAL ACTIONS T THE EXTENT SUCH DAMAGES RESULT FROM SUBSCRIBER'S BREACH, DIRECTLY OR THROUGH SUBSCRIBER'S AGENT(S) OF ITS OBLIGATIONS UNDER THIS CONTRACT.
18. ADDITIONALLY, NEITHER TRANS UNION NOR FAIR ISAAC SHALL BE LIABLE FOR ANY AND ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THIS ADDENDUM BROUGHT MORE THAN ONE (1) YEAR AFTER THE CAUSE OF ACTION HAS ACCRUED. IN NO EVENT SHALL TRANS UNION'S AND FAIR ISAAC'S AGGREGATE TOTAL LIABILITY, IF ANY, UNDER THIS AGREEMENT, EXCEED THE AGGREGATE AMOUNT PAID, UNDER THIS ADDENDUM, BY SUBSCRIBER DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING ANY SUCH CLAIM, OR TEN THOUSAND DOLLARS (\$10,000.00), WHICHEVER IS LESS.
19. This Addendum may be terminated automatically and without notice: (1) in the event of a breach of the provisions of this Addendum by Subscriber; (2) in the event the agreement(s) related to Classic between Trans Union, Fair Isaac and Reseller are terminated or expire; (3) in the event the requirements of any law, regulation or judicial action are not met, (4) as a result of changes in laws, regulations or regulatory or judicial action, that the requirements of any law, regulation or judicial action will not be met; and/or (5) the use of the Classic Service is the subject of litigation or threatened litigation by any governmental entity.

Subscriber: _____
 Company Name

By _____
 Print Name: _____

To be copied to your letterhead and signed by an officer/owner/partner or authorized manager

LETTER OF INTENT

Please answer the following questions:

What is the nature of your business?

For what purpose will you use the retail credit report ordered?

How many Decision Point/credit reports do you anticipate ordering each month? _____

How many Decision Point/credit reports do you anticipate ordering each year? _____

Will your access to the Decision Point/credit reports be for local reports? _____

Will your access to the Decision Point/credit reports be for regional reports? _____

Will your access to the Decision Point/etail credit reports be for national reports? _____

Subscriber:

Company Name: _____

Officer/Owner/Partner Signature: _____

Authorized Managers Signature: _____

Date: _____ / _____ / _____