

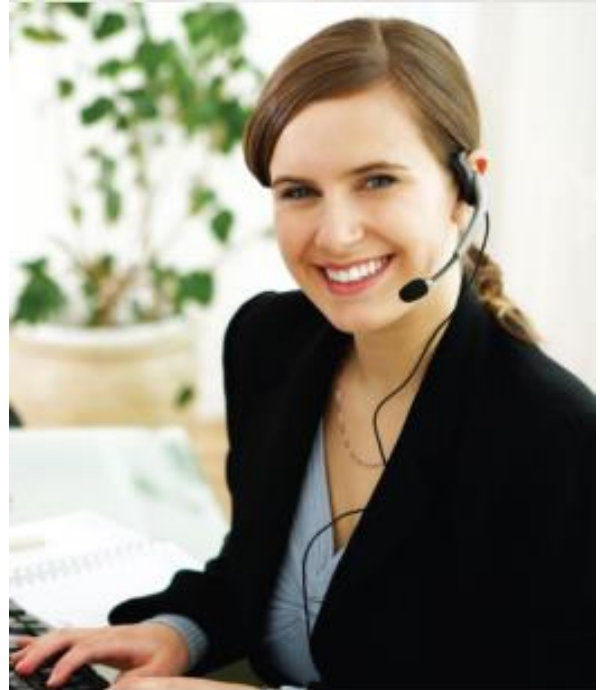


DEKALB AREA RENTAL ASSOCIATION

Why Choose DeKalb Area Rental Association?

Thank you for your interest in the DeKalb Area Rental Association. We are pleased to have established relationships with numerous customers just like you. We understand that whether you have 1 or 1500 units, you need a screening company that will work with you to provide the solutions you need. We know you will have an excellent experience with us. We pride ourselves on providing the best information available, backed with a staff of educated Customer Service Representatives who know how to help you and are simply an e-mail or phone call away.

At DeKalb Area Rental Association, we recognize that your success is dependent on understanding the information we provide. We educate you on the differences between direct court searches versus a database search. We help you understand your responsibilities under the Fair Credit Reporting Act (FCRA). We provide you with "Special Comments" that alert you to things you should be aware of such as when the applicant has an alias or if there are limitations in the database coverage. Other companies simply don't provide these services. Everything we do is with you in mind. We know that in order to make the best decision, you need the best possible information. We provide the resources and the expertise to help you understand the information.



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Our Products

Full Credit Report

A Full Credit Report is a great tool to have when determining the financial risk involved with an applicant. The credit report comes from one of the three major credit bureaus, includes a FICO score and is available within our standard timeframe (1-2 business hours). It also includes a list of creditors, liens, suits, judgments and inquiries. In order to receive a Full Credit Report, an onsite inspection is required and will be arranged by Western Reporting once your completed paperwork has been received. The purpose of the onsite inspection is to verify your identity, the business identity and the permissible purpose for which you are pulling a consumer report. All users of consumer reports are subject to the federal rules listed in the FCRA.

Tenant Scorecard

The Tenant Scorecard does several important things for you. As mentioned above, it is used in conjunction with a credit report. More importantly it makes a recommendation to “Pass,” “Fail” or “Conditionally Approve” the prospective tenant. For example, a potential tenant may have too many collections to pass your screening criteria, so we will recommend that you “Conditionally Approve” them dependent on the applicant putting down a larger deposit. When establishing your account with Western Reporting, you will choose one of the three sets of Scorecard Criteria. One of the best benefits about the scorecard is that it allows you to set the same criteria for each applicant which helps keep you compliant with the Fair Housing laws.

Database Criminal Search

There are two types of database searches available, a Single State Criminal search and a MultiState Criminal search. The Single State Criminal search provides criminal records from a single state while the MultiState Criminal search provides records throughout the nation. The type of records that may be included are felonies and misdemeanors. The search results are available within 1-2 business hours. Each state sets its own standards regarding the type of records that are available instantly so coverage varies from state to state. For example, in the state of Utah we have both felonies and misdemeanors available directly from the Utah District Court, whereas Wyoming does not provide any information to the database. When records from a particular area are considered to be inadequate, we recommend a County Search. Criminal history is searched by name and verified by date of birth.



Sex Offender Search

There are two types of searches available, a Single State Sex Offender search and a National Sex Offender search. The Single State Sex Offender search is included with the Single State Criminal search, while the National Sex Offender search is included in the MultiState Criminal search. When sex offender records are found, we will include the record, the details of the offense and in some cases, a picture of the offender.

SSN Verification

The Social Security Number Verification, also known as a Person Search, is used as a research tool in conjunction with the MultiState Criminal Search. It lists names and addresses that have been associated with the Social Security Number within the last 10 years. For most SSN's you also receive the date range in which the SSN was issued and the state in which it was issued. The results of this search help provide an insight into whether your applicant is who they say they are.

Eviction Search

There are two Eviction searches available, a Single State and a National Eviction Search. The Single State Eviction search is tied to the Single State Criminal search, while the National Eviction search is tied to the MultiState Criminal search. Any records found in either search will show the plaintiff that filed the eviction, when the eviction was filed and any court or judgment information available. Eviction records are pulled by name and verified by address.

Residential Verification

Residential Verifications will help you get a better sense of how the applicant acts as a resident. If the applicant is currently renting, we will call the applicant's landlord and ask a series of questions such as "Have you had any problems or complaints with the applicant?", "Have any legal notices been served?" and "Would the applicant be eligible to re-rent?" If the applicant currently owns their home, we will either verify the mortgage on the credit report or contact the County Assessor's Office to verify home ownership. We will make three attempts to verify the information over the course of three days. If the information is received after the report has been closed, we will supplement the report and notify you of the updated results. Additional Verifications are \$8.00 each.

Employment Verification

An Employment Verification will help you determine the applicant's ability to pay the rent and whether or not the applicant was honest in their statements of wage, position and length of employment. We will make three attempts to verify the information over the course of three days. If the information is received after the report has been closed, we will supplement the report and notify you of the updated results. Additional Verifications are \$8.00 each. Note: Certain companies verify through a 3rd party verifier which charge an additional fee to obtain the verification.

DARA Members Background Screening Packages

Pricing	Credit Only \$10	Criminal Only \$15	PREMIUM PACKAGE \$25	ALL INCLUSIVE EXTENSIVE PACKAGE \$40
Full Credit Report	X		X	X
Multistate Criminal		X	X	X
National Sex Offender		X	X	X
SSN Verification		X	X	X
National Eviction			X	X
Tenant Scorecard			X	X
Current Employment Verification				X
Current Residential Verification				X

The following packages are available to all DARA members.

Add on Products

Quick Lease Pro

Quick Lease Pro is our web-based application which allows you to accept applications online, view the background check and generate your lease forms with the click of a button. It also gives you the benefit of staying compliant with the FCRA and the Fair Housing Laws. The best part about QLP is that you can charge an application fee directly to the applicant's credit card which can cover the costs of the background check. In order to sign up for Quick Lease Pro a \$25.00 setup fee is required. This fee covers the cost of setting up your online application and website, as well as uploading your lease and showing you how to use the system. Please call with any questions or to schedule a demonstration.



County Searches

A County Search is considered to be a direct court search, meaning that the information provided to you comes directly from the source, i.e. the County Clerk's office. These searches provide the most up to date information and the highest level of detail related to criminal offense(s) and the status thereof. This search can be ordered for an additional fee that ranges from \$15 to \$100 per jurisdiction. Most searches are completed in 3 business days but some can take up to 3 weeks. County Searches typically provide criminal activity dispositioned within the last 7 years. For the best possible criminal results, a County Search is recommended.

