



## Credential Checklist

**Name of End User:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Completed and signed Membership Application	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Copy of Drivers License	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Copy of Bank listing in directory	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Copy of Business vendor listing in directory	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Separate Letter of Intent on the end users letterhead, signed by an officer, owner or authorized manager of the company	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Service Agreement meeting all required terms set forth in Reseller Agreement, signed & dated by either the owner or an authorized officer of the company/corporation.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Site Inspection showing the date physical inspection was conducted, who conducted the visit and details regarding their findings signed by end user. If Site Inspection not required, under which exception does End User fall?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Business type/industry verification preformed via a business telephone directory such as Yellow Pages (printed or electronic) to determine whether applicant is listed under any unauthorized type as defined in the TransUnion Reseller policy	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Business Bank account verified with financial institution using the listing secured from reputable directory	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Credit references verified using listings secured from reputable directory	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Sole Proprietor or Partner's personal credit report(s) accessed as well as a secondary fraud risk evaluation Tool & SSN Search	<input type="checkbox"/> YES	<input type="checkbox"/> NO
End User Web-Site Verification performed by reviewing and <b>printing</b> applicants web site where applicable.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
<b><i>Two of the following items are also required for those businesses in business for 1 year or less:</i></b>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Copy of utility or phone bill in the business name for service at the principle place of business	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Copy of lease or proof of property ownership by business, of the principle place of business	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Copy of business bank statement addressed to applicant at its principal place of business	<input type="checkbox"/> YES	<input type="checkbox"/> NO
-Proof of commercial insurance	<input type="checkbox"/> YES	<input type="checkbox"/> NO

**Approved/Declined (circle one)**

**Approved By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Additional Comments:**

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## Credit Report Credentialing Application

Company Name: \_\_\_\_\_

Doing Business As: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_  
(First) (Middle) (Last)

Company Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Billing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
(if different)

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_

Website Address: \_\_\_\_\_

Nature of Business: \_\_\_\_\_ Date Established: \_\_\_\_\_

Purpose for which reports will be used: \_\_\_\_\_

Is this company engaged in the underwriting of Insurance?  Yes  No  
Is the company licensed or providing service as an attorney or detective/investigation agency?  Yes  No  
Does the company intend to resell or release information from the consumer credit report to a third party?  Yes  No  
Will the company, or does the company provide credit repair or credit counseling services for a fee?  Yes  No

Classification for Business:  a Sole Proprietor  Partnership  Corporation

### Complete for Sole Proprietor or Partnership (Circle One)

Owners Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Federal ID#: \_\_\_\_\_  
Signature: \_\_\_\_\_

Owners Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Federal ID#: \_\_\_\_\_  
Signature: \_\_\_\_\_

### Complete for Corporation:

Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Federal Tax ID #: \_\_\_\_\_



**Apartment Association of South Central Wisconsin**  
2909 Landmark Place, Suite 202  
Madison, WI 53713  
Phone: (608) 826-6226  
Fax: (608) 826-6236  
[www.aascw.org](http://www.aascw.org)

To complete your application, we need to verify the existence and purpose of your business. Please attach all required documents and mark the box for each document provided.

**Business Type/Industry Verification**

- Copy of business telephone directory such as yellow pages (printed or electronic) where End User is listed under appropriate business category

**Banking & Credit Verification**

Name of Bank: \_\_\_\_\_  
Bank Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Bank Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Business Account Information:  
Name on Account: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Do you have a credit account with this financial institution?  Yes  No  
 If Yes: List type of account: \_\_\_\_\_  
 If No: Provide an alternate business vendor that you have an established account with below  
Name of Business Vendor: \_\_\_\_\_  
Vendor Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Vendor Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Internet Verification:**

Website Address: \_\_\_\_\_ *Please provide copy of sites home page*

**Other Documents:**

- Copy of photo ID
- Letter of Intent – Must be on company letterhead; include nature of business, intended use, anticipated monthly volume, if the access of credit reports will be local, regional, or national *and* be signed by an officer, owner, or authorized manager of the company.
- Service Agreement-Signed and Dated

**New Business:** *if End User has been in business for 1 year or less, two of the following items must be provided*

- Copy of utility or telephone bill in the business name for service at the principal place of business
- Copy of lease or proof of property ownership by business of the principal place of business of End User
- Copy of bank statement address to End User as its principal place of business
- Proof of commercial insurance under the business name shown on the application

**I certify that the information provided and attached to this application is true. I affirm by the signatures below that the Apartment Association of South Central Wisconsin has permission to pull a person credit report on the owners of this company in connection with approval of this application, as well as verify the business bank and credit accounts with our financial institution(s) and or business vendors, and acknowledge that I have received a copy of the Notice to Users of Consumer Reports: Obligations of Users Under the FCRA.**

Print Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
Signature: \_\_\_\_\_



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### Credit Report Credentialing Application

Company Name: \_\_\_\_\_

Doing Business As: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_  
(First) (Middle) (Last)

Company Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Billing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
(if different)

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_

Website Address: \_\_\_\_\_

Nature of Business: \_\_\_\_\_ Date Established: \_\_\_\_\_

Purpose for which reports will be used: \_\_\_\_\_

Is this company engaged in the underwriting of Insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the company licensed or proving service as an attorney or detective/investigation agency?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the company intend to resell or release information from the consumer credit report to a third party?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will the company, or does the company provide credit repair or credit counseling services for a fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Classification for Business:  a Sole Proprietor  Partnership  Corporation

**Complete for Sole Proprietor or Partnership (Circle One)**

Owners Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Federal ID#: \_\_\_\_\_  
 Signature: \_\_\_\_\_

Owners Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Federal ID#: \_\_\_\_\_  
 Signature: \_\_\_\_\_

**Complete for Corporation:**

Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
 Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
 Federal Tax ID #: \_\_\_\_\_



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To complete your application, we need to verify the existence and purpose of your business. Please attach all required documents and mark the box for each document provided.

**Business Type/Industry Verification**

- Copy of business telephone directory such as yellow pages (printed or electronic) where End User is listed under appropriate business category

**Banking & Credit Verification**

Name of Bank: \_\_\_\_\_  
 Bank Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Bank Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Business Account Information:  
 Name on Account: \_\_\_\_\_ Account Number: \_\_\_\_\_  
 Do you have a credit account with this financial institution?  Yes  No  
 If Yes: List type of account: \_\_\_\_\_  
 If No: Provide an alternate business vendor that you have an established account with below  
 Name of Business Vendor: \_\_\_\_\_  
 Vendor Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Vendor Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Internet Verification:**

Website Address: \_\_\_\_\_ *Please provide copy of sites home page*

**Other Documents:**

- Copy of photo ID
- Letter of Intent – Must be on company letterhead; include nature of business, intended use, anticipated monthly volume, if the access of credit reports will be local, regional, or national *and* be signed by an officer, owner, or authorized manager of the company.
- Service Agreement-Signed and Dated

**New Business:** *if End User has been in business for 1 year or less, two of the following items must be provided*

- Copy of utility or telephone bill in the business name for service at the principal place of business
- Copy of lease or proof of property ownership by business of the principal place of business of End User
- Copy of bank statement address to End User as its principal place of business
- Proof of commercial insurance under the business name shown on the application

**I certify that the information provided and attached to this application is true. I affirm by the signatures below that the Apartment Association of South Central Wisconsin has permission to pull a person credit report on the owners of this company in connection with approval of this application, as well as verify the business bank and credit accounts with our financial institution(s) and or business vendors, and acknowledge that I have received a copy of the Notice to Users of Consumer Reports: Obligations of Users Under the FCRA.**

Print Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
Signature: \_\_\_\_\_



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 2909 Landmark Place, Suite 202  
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John Doe  
Po Box 123  
Madison, WI 53744

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9/11/2018

Apartment Association of South Central Wisconsin  
2909 Landmark Place, Suite 202  
Madison, WI 53713

To Whom It May Concern:

I, John Doe, own rental property in Wisconsin and we intend to use the credit reports accessed for tenant screening. I expect to run about 15-20 per year with vacancies. Most reports pulled will be local, with few regional or national.

Sincerely,

John Doe  
Owner



## Service Agreement

- 1) \*End User is a \_\_\_\_\_ (your type of business) and has permissible purpose for obtaining consumer reports in accordance with the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.) including, without limitation, all amendments thereto ("FCRA"). End User certifies its permissible purpose as: \_\_\_\_\_  
 o In connection with Tenant Screening application involving the consumer \_\_\_\_\_ (End User's Initials)
- 2) End User certifies that End User shall use the consumer reports: (a) solely for the Subscriber's certified use(s); and (b) solely for the **End User's exclusive one-time use**. End User shall not request, obtain or use consumer reports for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with End User's own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by the End User only to End User's designated and authorized employees having a need to know and only to the extent necessary to enable the End User to use the Consumer Reports in accordance with this Agreement. **End User shall ensure that such designated and authorized employees shall not attempt to obtain any Consumer Reports on themselves, associates, or any other person except in the exercise of their official duties.**
- 3) **End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.**
- 4) **THE FCRA PROVIDES THAT ANY PERSON KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18 OF THE UNITED STATES CODE OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.**
- 5) End User shall use each Consumer Report only for a one-time use and shall hold the report in strict confidence, and not disclose it to any third parties; provided, however, that 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. Moreover, unless otherwise explicitly authorized in an agreement between AASCW and its End User for scores obtained from TransUnion, or as explicitly otherwise authorized in advance and in writing by TransUnion through AASCW, End User shall not disclose to consumers or any third party, any or all such scores provided under such agreement, unless clearly required by law.
- 6) With just cause, such as violation of the terms of the End User's contract or a legal requirement, or a material change in existing legal requirements that adversely affects the End User's agreement, AASCW may, upon its election, discontinue serving the End User and cancel the 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 of End User who have executed an agreement that limits the use of the Scores by a 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 subject of the Score; or (iv) as required by law.
- 8) With just cause, such as a delinquency or violation of the terms of this contract or a legal requirement, or a material change in existing legal requirements which adversely affects this Agreement, AASCW may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.
- 9) By Signing this Service Agreement End User agrees to have direct knowledge of all the facts certified.

\_\_\_\_\_  
Company Name/End User

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Physical location of the End User

\_\_\_\_\_  
Date



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\*End User=Your company or yourself

APARTMENT ASSOCIATION OF SOUTH CENTRAL WISCONSIN  
SITE INSPECTION FORM

Company Name: \_\_\_\_\_

Address Inspected: \_\_\_\_\_

- A. Is the company located at the exact address provided by the client? Yes  No   
If not, please explain the discrepancy: \_\_\_\_\_
- B. Is the applicant working out of his/her home? Yes  No   
If Yes, is there physical separation of the business and living quarters? Yes  No
- C. How many full time employees were on the premises? \_\_\_\_\_
- D. Is there a permanent sign identifying the business? Yes  No   
If Yes, does it reflect the same name as provided on their application? Yes  No
- E. Does this company share space with another firm? Yes  No   
If Yes, is there any affiliation between the companies? Yes  No   
Will both companies use the credit reports? Yes  No   
Name of other firm(s): \_\_\_\_\_  
Nature of other firm's business: \_\_\_\_\_
- F. Does the space appear to be a temporary/executive facility (shared receptionist, within a commercial setting) Yes  No
- G. Do the space, furnishings, office equipment and inventory match the size and type of business noted? Yes  No
- H. Are the company's marketing materials displayed? Yes  No   
Do they match the type of business noted above? Yes  No   
If available, collect samples of brochures, business cards, etc.
- I. Is there any evidence indicating that the company or any adjacent business is involved with credit repair? Yes  No
- J. Is there any evidence indicating that the company or any adjacent business involved in or associated with brokering, reselling, or releasing credit reports? Yes  No
- K. Is there any evidence indicating that the company or any adjacent business is involved in or associated with investigative, detective or private investigation services, legal services, law enforcement, or similar activity? Yes  No
- L. If yes to any of part H, state what evidence (i.e. advertising, signs, licenses, certificates, business cards, etc.) and attach samples, if available. Yes  No

\_\_\_\_\_  
\_\_\_\_\_

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

Position/Title: \_\_\_\_\_

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

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





Apartment Association of South Central Wisconsin  
2909 Landmark Place, Suite 202, Madison, WI 53713 [www.aascw.org](http://www.aascw.org)

Dear Credit Report User:

To complete your certification as an end-user to purchase prospective tenant's credit reports, we are required to verify business vendor accounts. Because businesses need to be protective of releasing account information over the phone, we have created the enclosed form to make it easier for you to provide authorization.

**Please complete the first three lines with your name, address and account number (if you have one) to be sure the vendor company knows exact account to confirm. Also please be sure to sign the authorization line. The bottom half of the form is to be completed by the vendor.**

We ask that you send one copy of the form to each of the vendors to complete. The vendors are the financial institution and business vendor you listed on your Membership Application to receive credit reports. The top portion should be completed prior to sending to the vendors. The vendors can then complete their portion and fax directly to AASCW.

If you used MG&E as a vendor, please call them at 252-7222 and request a "Credit Referral History" form to be faxed to our office at 826-6236.

If you have any questions, please call our office at (608) 826-6226.

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

\*\* I (We) \_\_\_\_\_

\*\* Address: \_\_\_\_\_

\*\* Account Number: \_\_\_\_\_

Hereby authorize \_\_\_\_\_ to verify my (our) business relationship

(Business Vendor)

with your company, for reference use by the Apartment Association of South Central Wisconsin.

\*\* \_\_\_\_\_

Signature of Authorization

To be complete by the business vendor:

1. The length of relationship between the above customer and your institution/business: \_\_\_\_\_ Years.
2. Type of account: \_\_\_\_\_ (i.e. checking, credit, etc.)
3. Customer name and address on record with your financial institution/business:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

4. Name of your financial institution/business:

\_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone number: \_\_\_\_\_

**Individual verifying relationship with customer listed above.**

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Position at company: \_\_\_\_\_

**Please fax this information to the Apartment Association of South Central Wisconsin.  
Fax number: (608) 826-6236.**

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

\*\* I (We) \_\_\_\_\_

\*\* Address: \_\_\_\_\_

\*\* Account Number: \_\_\_\_\_

Hereby authorize \_\_\_\_\_ to verify my (our) business relationship

(Business Vendor)

with your company, for reference use by the Apartment Association of South Central Wisconsin.

\*\* \_\_\_\_\_

Signature of Authorization

To be complete by the business vendor:

1. The length of relationship between the above customer and your institution/business: \_\_\_\_\_ Years.
2. Type of account: \_\_\_\_\_ (i.e. checking, credit, etc.)
3. Customer name and address on record with your financial institution/business:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

4. Name of your financial institution/business:

\_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone number: \_\_\_\_\_

**Individual verifying relationship with customer listed above.**

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Position at company: \_\_\_\_\_

**Please fax this information to the Apartment Association of South Central Wisconsin.  
Fax number: (608) 826-6236.**



## **NOTICE TO USERS OF CONSUMER REPORTS: OBLIGATIONS OF USERS UNDER THE FCRA**

The Federal Fair Housing Reporting Act (FCRA) requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. This first section of this summary sets forth the responsibilities imposed by the FCRA on all users of consumer reports. The subsequent sections discuss the duties of users of reports that contain specific types of information, or that are used for certain purposes, and the legal consequences of violations. The FCRA, 15 U.S.C. 1681-1681i, is set forth in full at the Federal Trade Commission's Internet web site (<http://www.ftc.gov>).

### **I. OBLIGATIONS OF ALL USERS OF CONSUMER REPORTS**

#### **A. Users Must Have a Permissible Purpose**

Congress has limited the use of consumer reports to protect consumers' privacy. All users must have a permissible purpose under the FCRA to obtain a consumer report. Section 604 contains a list of the permissible purposes under the law. These are:

- As ordered by a court or a federal grand jury subpoena. Section 604(a)(1)
- As instructed by the consumer in writing. Section 604(a)(2)
- For the extension of credit as a result of an application from a consumer, or the review or collection of a consumer's account. Section 604(a)(3)(A)
- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. Sections 604(a)(3)(B) and 604(b)
- For the underwriting of insurance as a result of an application from a consumer. Section 604(a)(3)(C)
- When there is a legitimate business need, in connection with a business transaction that is initiated by the consumer. Section 604(a)(3)(F)(i)
- To review a consumer's account to determine whether the consumer continues to meet the terms of the account. Section 604(a)(3)(F)(ii)
- To determine a consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status. Section 604(a)(3)(D)
- For use by a potential investor or servicer, or current insurer, in a valuation or assessment of the credit or prepayment risks associated with an existing credit obligation. Section 604 (a)(3)(E)
- For use by state and local officials in connection with the determination of child support payments, or modifications and enforcement thereof. Sections 604(a)(4) & 604(a)(5)

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making "prescreened" unsolicited offers of credit or insurance. Section 604(c). The particular obligations of users of "prescreened" information are described in Section VII below.

#### **B. Users Must Provide Certifications**

Section 604(f) prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

#### **C. Users Must Notify Consumers When Adverse Actions are Taken**

The term "adverse action" is defined very broadly by Section 603. "Adverse actions" include all business, credit, and employment actions affecting consumers that can be considered to have negative impact as defined by Section 603(k) of the FCRA-such as denying or canceling credit or insurance, or denying employment or promotion. No adverse action occurs in a credit transaction where the creditor makes a counteroffer that is accepted by the consumer.

##### **1. Adverse Actions Based on Information Obtained From a CRA**

If a user takes any type of adverse action as defined by the FCRA that is based at least in part on information contained in a consumer report, Section 615(a) requires the user to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:

- The name, address, and telephone number of the CRA (including a toll-free telephone number, if it is a nationwide CRA) that provided the report
- A statement that the CRA did not make the adverse decision and is not able to explain why the decision was made.
- A statement setting forth the consumer's right to obtain a free disclosure of the consumer's file from the CRA if the consumer makes a request within 60 days
- A statement setting forth the consumer's right to dispute directly with the CRA the accuracy or completeness of any information provided by the CRA.

## **2. Adverse Actions Based on Information Obtained From Third Parties Who Are Not Consumer Reporting Agencies**

If a person denies (or increases the charge for) credit for personal, family, or household purposes based either wholly or partly upon information from a person other than a CRA, and the information is the type of consumer information covered by the FCRA, Section 615(b)(1) requires that the user clearly and accurately disclose to the consumer his or her right to be told the nature of the information that was relied upon if the consumer makes a written request within 60 days of notification. The user must provide the disclosure within a reasonable period of time following the consumer's written request.

## **3. Adverse Actions Based on Information Obtained From Affiliates**

If a person takes an adverse action involving insurance, employment, or a credit transaction initiated by the consumer, based on information of the type covered by the FCRA, and this information was obtained from a entity affiliated with the user of the information by common ownership or control, Section 615(b)(2) requires the user to notify the consumer of the adverse action. The notice must inform the consumer that he or she may obtain a disclosure of the nature of the information relied upon by making a written request within 60 days of receiving the adverse action notice. If the consumer makes such a request, the user must disclose the nature of the information not later than 30 days after receiving the request. If consumer report information is shared among affiliates and then used for an adverse action, the user must make an adverse action disclosure as set forth in I.C.1 above.

### **D. Users Have Obligations when Fraud and Active Duty Military Actions are in Files**

When a Consumer has placed a fraud alert, including one relating to identity theft, or an active duty military alert with a nationwide consumer reporting agency as defined in Section 603 (p) and resellers, Section 605A(h) imposes limitations on users of reports obtained from the consumer reporting agency in certain circumstances, including the establishment of a new credit plan and the issuance of additional credit cards. For initial fraud alerts and active duty alerts, the user must have reasonable policies and procedures in place to form a belief that the user knows the identity of the applicant or contact the consumer at a telephone number specified by the consumer; in the case of extended fraud alerts, the user must contact the consumer in accordance with the contact information proved in the consumer's alert.

### **E. Users Have Obligations When Notified of an Address Discrepancy**

Section 605(h) requires nationwide CRAs as defined in Section 603(p), to notify users that request reports when the address for a consumer provided by the user in requesting the report is substantially different from the addresses in the consumer's file. When this occurs, the users must comply with regulations specifying the procedures to be followed, which will be issued by the Federal Trade Commission and the banking and credit union regulators. The Federal Trade Commission's regulations may be found at [www.ftc.gov/credit](http://www.ftc.gov/credit).

### **F. Users Have Obligations When Disposing of Records**

Section 628 requires that all users of consumer report information have in place procedures to properly dispose of records containing this information. The Federal Trade Commission, the Securities and Exchange Commission, and the banking and credit union regulators have issued regulations covering disposal. The Federal Trade Commission's regulations may be found at [www.ftc.gov.credit](http://www.ftc.gov.credit).

## **II. CREDITORS MUST MAKE ADDITIONAL DISCLOSURES**

If a person uses a consumer report in connection with an application for, or a grant, extension, or provision of, credit to a consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that person, based in whole or part on a consumer report, the person must provide a risk-based pricing notice to the consumer in accordance with regulations to be jointly prescribed by the Federal Trade Commission and the Federal Reserve Board. Section 609(g) requires a disclosure by all persons that make or arrange loans secured by a residential real property (one to four units) and that use credit scores. These persons must provide credit scores and other information about credit scores to applicants, including the disclosure set forth in Section 609(g)(1)(D) ("Notice to Home Loan Applicant").

## **III. OBLIGATIONS OF USERS WHEN CONSUMER REPORTS ARE OBTAINED FOR EMPLOYMENT PURPOSES**

### **A. Employment other than in the Trucking Industry**

If information from a CRA is used from employment purposes, the user has specific duties, which are set forth in Section 604(b) of the FCRA. The user must:

- Make a clear and conspicuous written disclosure to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained.
- Obtain from the consumer prior to written authorization. Authorization to access reports during the term of employment may be obtained at the time of employment
- Certify to the CRA that the above steps have been followed, that the information being obtained will not be used in violation of any federal or state equal opportunity law or regulation, and that, if any adverse action is to be taken based on the consumer report, a copy of the report and a summary of the consumer's rights will be provided to the consumer.
- **Before** taking an adverse action, the user must provide a copy of the report to the consumer as well as the summary of consumer's rights. (The user should receive this summary from the CRA.) A Section 615(a) adverse action notice should be sent after the adverse action is taken.

An adverse action notice also is required in employment situations if credit information (other than transactions and experience data) obtained from an affiliate is used to deny employment. Section 615(b)(2)

The procedures for investigative consumer reports and employee misconduct investigations are set forth below.

#### **B. Employment in the Trucking Industry**

Special rules apply to truck drivers where the only interaction between the consumer and the potential employer is by mail, telephone, or computer. In this case, the consumer may provide consent orally or electronically, and an adverse action may be made orally, in writing, or electronically. The consumer may obtain a copy of any report relied upon by the trucking company by contacting the company.

#### **IV. OBLIGATIONS WHEN INVESTIGATIVE CONSUMER REPORTS ARE USED**

Investigative consumer reports are a special type of consumer report in which information about a consumer's character, general reputation, personal characteristics, and mode of living is obtained through personal interviews by an entity or person that is a consumer reporting agency. Consumers who are the subjects of such reports are given special rights under the FCRA. If a user intends to obtain an investigative consumer report, Section 606 requires the following:

- The user must disclose to the consumer that an investigative consumer report may be obtained. This must be done in a written disclosure that is mailed, or otherwise delivered, to the consumer at some time before or not later than three days after the date on which the report was first requested. The disclosure must include a statement informing the consumer of his or her right to request additional disclosures of the nature and scope of the investigation as described below, and the summary of consumer rights required by Section 609 of the FCRA. (The summary of consumer rights will be provided by the CRA that conducts the investigation.)
- The user must certify to the CRA that the disclosures set forth above have been made and that the user will make the disclosure described below.
- Upon the written request of a consumer made within a reasonable period of time after the disclosures required above, the user must make a complete disclosure of the nature and scope of the investigation. This must be made in written statement that is mailed, or otherwise delivered, to the consumer no later than five days after the date on which the request was received from the consumer or the report was first requested, whichever is later in time.

#### **V. SPECIAL PROCEDURES FOR EMPLOYEE INVESTIGATIONS**

Section 603(x) provides special procedures for investigations of suspected misconduct by an employee or for compliance with Federal, state or local laws and regulations or the rules of a self-regulatory organization, and compliance with written policies of the employer. These investigations are not treated as consumer reports so long as the employer or its agent complies with the procedures set forth in Section 603(x), and a summary describing the nature and scope of the inquiry is made to the employee if an adverse action is taken based on the investigation.

#### **VI. OBLIGATIONS TO USERS OF MEDICAL INFORMATION**

Section 604(g) limits the use of medical information obtained from consumer reporting agencies (other than payment information that appears in a coded form that does not identify the medical provider). If the information is to be used for an insurance transaction, the consumer must give consent to the user of the report or the information must be coded. If the report is to be used for an employment purpose or in connection with a credit transaction (except as provided in regulations issued by the banking and credit union regulators)-the consumer must provide specific written consent and the medical information must be relevant. Any user who receives medical information shall not disclose the information to any other person (except where necessary to carry out the purpose for which the information was disclosed, or as a permitted by statute, regulation, or order).

#### **VII. OBLIGATIONS OF USERS OF "PRESCREENED" LISTS**

The FCRA permits creditors and insurers to obtain limited consumer report information for use in connection with unsolicited offers of credit or insurance under certain circumstances. Sections 603(1), 604(c), 604(e), and 615(d). This practice is known as "prescreening" and typically involves obtaining from a CRA a list of consumers who meet certain preestablished criteria. If any person intends to use prescreened lists, that person must (1) before the offer is made, establish the criteria that will be relied upon to make the offer and to grant credit or insurance, and (2) maintain such criteria on file for a three-year period beginning on the date on which the offer is made to each consumer. In addition, any user must provide with each written solicitation a clear and conspicuous statement that:

- Information contained in a consumer's CRA file was used in connection with the transaction.
- The consumer received the offer because he or she satisfied the criteria for credit worthiness or insurability used to screen for the offer.
- Credit or insurance may not be extended if, after the consumer responds, it is determined that the consumer does not meet the criteria used for screening or any applicable criteria bearing on credit worthiness or insurability, or the consumer does not furnish required collateral.
- The consumer may prohibit the use of information in his or her file in connection with future prescreened offers of credit or insurance by contacting the notification system established by the CRA that provided the report. The statement must include the address and toll-free telephone number of the appropriate notification system.

In addition, once the Federal Trade Commission by rule has established the format, type size, and manner of the disclosure required by Section 615(d), users must be in compliance with the rule. The FTC's regulations will be at [www.ftc.gov/credit](http://www.ftc.gov/credit).

## **VIII. OBLIGATIONS OF RESELLERS**

### **A. Disclosure and Certification Requirements**

Section 607(e) requires any person who obtains a consumer report for resale to take the following steps:

- Disclose the identity of the end-user to the source CRA.
  - Identify to the source CRA each permissible for which the report will be furnished to the end-user.
  - Establish and follow reasonable procedures to ensure that reports are resold only for permissible purposes, including procedures to obtain:
    - (1) the identity of all end-users
    - (2) certifications from all users of each purpose for which reports will be used; and
    - (3) certifications that reports will not be used for any purpose other than the purpose(s) specified to the reseller.
- Resellers must make reasonable efforts to verify information before selling the report.

### **B. Reinvestigations by Resellers**

Under Section 611(f), if a consumer disputes the accuracy or completeness of information in a report prepared by a reseller, the reseller must determine whether this is a result of an action or omission on its part and, if so, correct or delete the information. If not, the reseller must send the dispute to the source CRA for reinvestigation. When any CRA notifies the reseller of the results of an investigation, the reseller must immediately convey the information to the consumer.

### **C. Fraud Alerts and Resellers**

Section 605A(f) requires resellers who receive fraud alerts or active duty alerts from another reporting agency to include these in their reports.

## **IX. LIABILITY FOR VIOLATIONS OF THE FCRA**

Failure to comply with the FCRA can result in state government or federal government enforcement actions, as well as private lawsuits. Sections 616, 617, and 621. In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. Section 619.

**The FTC's web site, [www.ftc.gov/credit](http://www.ftc.gov/credit), has more information about the FCRA, including publications for businesses and the full text of the FCRA.**

### **Citations for FCRA sections in the U.S. Code, 15**

#### **U.S.C. § 1681 et seq.:**

Section 602 15 U.S.C. 1681	
Section 603 15 U.S.C. 1681a	Section 626 15 U.S.C. 1681v
Section 604 15 U.S.C. 1681b	Section 627 15 U.S.C. 1681w
Section 605 15 U.S.C. 1681c	Section 628 15 U.S.C. 1681x
Section 605A 15 U.S.C. 1681cA	Section 629 15 U.S.C. 1681y
Section 605B 15 U.S.C. 1681cB	
Section 606 15 U.S.C. 1681d	
Section 607 15 U.S.C. 1681e	
Section 608 15 U.S.C. 1681f	
Section 609 15 U.S.C. 1681g	
Section 610 15 U.S.C. 1681h	
Section 611 15 U.S.C. 1681i	
Section 612 15 U.S.C. 1681j	
Section 613 15 U.S.C. 1681k	
Section 614 15 U.S.C. 1681l	
Section 615 15 U.S.C. 1681m	
Section 616 15 U.S.C. 1681n	
Section 617 15 U.S.C. 1681o	
Section 618 15 U.S.C. 1681p	
Section 619 15 U.S.C. 1681q	
Section 620 15 U.S.C. 1681r	
Section 621 15 U.S.C. 1681s	
Section 622 15 U.S.C. 1681s-1	
Section 623 15 U.S.C. 1681s-2	
Section 624 15 U.S.C. 1681t	
Section 625 15 U.S.C. 1681u	



## **Documented Dispute Process/Procedures for End Users**

Included in your packet of end user information are documents for you to use when you pull a credit report on an applicant in the tenant screening process:

### **1) Adverse Actions (declining a tenant application for housing)**

If you use an applicants' credit report for your application screening process, and you decline the applicant, you must use the letter titled **Adverse Action Letter**.

A copy needs to be given to the applicant with any earnest monies paid; and a copy needs to be retained in your records.

### **2) Consumer Dispute Procedures (when applicant disputes the information received from the credit bureau on the applicant's credit report)**

If the consumer disputes the information contained in their credit report, consumer contact:

AASCW

2909 Landmark Place, Suite 202

Madison, WI 53713



## CODE DESCRIPTIONS

6/01

CREDIT SCORE REASON FACTORS		RATING	
TransUnion (TU) – Empirica / Equifax (EFX) – Beacon / Experian (XPN) – Fair Isaac		(Account Type & Current Manner of Payment)	
00	No adverse factor		
01	Amount owed on accounts is too high	O	Open Account
02	Level of delinquency on accounts	R	Revolving or Option
03	TU – Proportion of loan balances to loan amounts is too high	I	Installment
	EFX & XPN – Too few bank/national revolving accounts	M	Mortgage
04	TU – Lack of recent installment loan information	C	Check credit (line of credit)
	EFX & XPN – Too many bank/national revolving accounts		
05	Too many accounts with balances		
06	Too many consumer finance company accounts	00	Not rated, too new to rate or approved but not used
07	Account payment history is too new to rate		
08	Too many inquiries last 12 months	01	Pays as agreed
09	Too many accounts recently opened	02	30-59 days past the due date
10	Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	03	60-89 days past the due date
		04	90-119 days past the due date
11	Amount owed on revolving accounts is too high	05	120 days or more past the due date
12	Length of time revolving accounts have been established	07	Paying or paid under Wage Earner Plan or similar agreement
13	Time since delinquency is too recent or unknown		
14	Length of time accounts have been established	08	Repossession
15	Lack of recent bank/national revolving information	8A	Voluntary repossession
16	Lack of recent revolving account information	8D	Legal Repossession
17	No recent non-mortgage balance information	8P	Paying or paid account with MOP 08
18	Number of accounts with delinquency	8R	Repossession; redeemed
19	TU – Date of last inquiry too recent	09	Charged off to bad debt
	EFX & XPN – Too few accounts currently paid as agreed	9B	Collection account
20	Time since derogatory public record or collection is too short	9P	Paying or paid account with MOP 09 or 9B
21	Amount past due on accounts		
22	Serious delinquency, derogatory public record or collection filed	UC	Unclassified
		UR	Unrated
23	Number of bank/national revolving accounts with balances	0Z	Bankruptcy account
24	No recent revolving balances		
26	TU - Number of bank/national revolving or other revolving accounts		
	EFX & XPN – Number of revolving accounts		
27	Too few accounts currently paid as agreed	<b>ECOA Codes - Converted</b>	
28	Number of established accounts	<i>(non-converted codes on opposite page)</i>	
29	No recent bank/national revolving balances	A	Applicant
30	Time since most recent account opening is too short	B	On Behalf of Another
31	TU – Amount owed on delinquent accounts	C	Co-Applicant / Co-Maker
	EFX & XPN – Too few accounts with recent payment information	I	Individual
32	Lack of recent installment loan information	J	Joint
33	Proportion of loan balances to loan amounts is too high	M	Maker
34	Amount owed on delinquent accounts	S	Shared
38	Serious delinquency, and public record or collection filed	T	Terminated
39	Serious delinquency	U	Undesignated
40	Derogatory public record or collection filed	W	Work Related
46	Payments due on accounts	Z	Authorized User

**ADVERSE ACTION LETTER**

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

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

Address: \_\_\_\_\_

Dear: \_\_\_\_\_

After carefully reviewing your application for an apartment at \_\_\_\_\_ in, \_\_\_\_\_ Wisconsin, we regret to inform you that at this time we cannot approve your application for occupancy.

Our decision for rejection was based upon:

- \_\_\_\_\_ Incomplete application, unable to process.
- \_\_\_\_\_ Falsification of information provided on application.
- \_\_\_\_\_ Applicant(s) did not score adequate points (80) in housing, credit, eviction, income & criminal.
- \_\_\_\_\_ A poor credit history.
- \_\_\_\_\_ A history of violations of the terms of current or previous rental agreements.
- \_\_\_\_\_ A court ordered eviction in the past \_\_\_\_\_ years.
- \_\_\_\_\_ A history of disruptive behavior.
- \_\_\_\_\_ A history of destruction of property.
- \_\_\_\_\_ A history of poor housekeeping habits.
- \_\_\_\_\_ A history of criminal behavior.
- \_\_\_\_\_ A poor housing reference.
- \_\_\_\_\_ Other: \_\_\_\_\_

Our decision may have been based in whole or part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer-reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied renting to you.

**If consumer would like a free copy of his/her consumer disclosure, the consumer should contact TransUnion.**

**If consumer wants to dispute information in his/her consumer disclosure, contact AASCW.**

TransUnion Consumer Relations  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022  
1-800-888-4213

AASCW  
[www.aascw.org](http://www.aascw.org)  
2909 Landmark Place, Suite 202  
Madison, WI 53713  
608-826-6226

If you wish to discuss the reason for your rejection, please respond in writing within 60 days from the date of this letter to request a meeting. If your rejection was based on credit worthiness, you are entitled to a copy of your credit report. You can obtain a copy of your credit report from the Consumer Reporting Agency listed above.

Responding to this letter does not preclude from exercising other avenues if you do not agree with this decision. Should circumstances change in the future, we would gladly consider a new application for placement on our waiting list.

Sincerely,

BY: \_\_\_\_\_

Original to: Applicant w/Earnest Money Refund  
Copy: Staple to Application

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# FICO executive on credit scoring, how it's changing

**JOSEPH PISANI**  
Associated Press

NEW YORK — It's an important bit of information that determines a lot about your financial life. But if you wanted to be in the loop, it came with a price tag.

That never seemed fair, but now consumers can increasingly see their FICO score for free — the three-digit number that determines if you'll be approved for a credit card or loan.

Fair Isaac Corp., the company that developed the FICO score, has been working with credit card issuers and lenders to allow them to show customers their FICO score online or on monthly statements. Seeing the score frequently pushes consumers to improve their finances, says Jim Wehmann, a vice president of FICO's scores business.

People with higher FICO scores, which generally range from 300 to 850, are offered lower interest rates on mortgages or have an easier time getting approved for credit cards or loans.

FICO scores are calculated using information from your credit report, a detailed list of your past and current debts. But roughly 45 million Americans have no credit history or credit score, according to the Consumer Financial Protection Bureau. FICO is developing a scoring system for these so-called "credit invisibles."

Wehmann offered insight on what you should know about your credit score. Excerpts have been edited for clarity and length.

**Q: What's the fastest way to improve your FICO score?**

**A:** Always make your payments on time. Roughly 35 percent of your score is based on payments. That's going to be the most important factor.

**Q: What hurts your score the most?**

**A:** Not making your payments on time. Delinquencies and other negative events — collection



MARK LENNIHAN — Associated Press

Jim Wehmann, executive vice president at Fair Isaac Corp. (FICO), talks during an interview in New York.

items, bankruptcy, foreclosures — will have a significant negative impact on your score.

**Q: What's the biggest mistake people make when it comes to their FICO score?**

**A:** Not fully understanding that the behavior that they take today could impact their score and their ability to get credit later.

**Q: It has become easier to get a free FICO score. Big credit card issuers, such as Discover, Chase, offer the score to their customers for free. How did that happen?**

**A:** We launched something called FICO Score Open Access, which allows lenders to freely share with consumers the score that the lender is using. We launched the program two years ago and it's grown significantly. About 65 million people right now are eligible to get their FICO score for free through their lender and we expect that number to grow over the coming months. There's

a lot of attention given to the largest financial institutions, but we're working with credit unions, community banks and smaller organizations.

**Q: Is it true that each person has several different FICO scores?**

**A:** Yes. We have a few different versions. Some lenders use older versions of the scoring methodology, and some are for specific types of lenders.

**Q: Who are the credit invisibles?**

**A:** They're called invisibles for a couple of reasons. One is they don't have credit scores. Some don't have credit files, so they have no credit history; no credit card or mortgage or auto loan or personal loan.

No data has been captured by the credit bureaus. They're young people who are just starting out, who don't have any credit, or they may be immigrants to the country where they don't have a U.S.-based credit history.

**Q: What information does FICO need to create a score?**

**A:** From a FICO perspective they are unscorable because we don't yet have six months of history on them or we haven't had an update in six months.

**Q: If there's no credit history, what information will you use to build their score?**

**A:** Wireless or landline or cable bills.

**Q: When will that FICO score be used?**

**A:** We're in a pilot phase. We've built the score and we are right now working with lenders for them to validate the score based on their actual applications.

**Q: When will it be ready?**

**A:** We have 12 lenders in the initial pilot, so we're going to wait until they do their validations before we make it widely available to all lenders, probably by the end of the year or first quarter of next year.



# CREDIT REPORT REQUEST

Fax: 608-826-6236 Phone: 608-826-6226

PLEASE PRINT CLEARLY - THANK YOU!

Date: \_\_\_/\_\_\_/20\_\_\_ Time: \_\_\_ : \_\_\_ AM/PM

### Applicant:

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

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Birth-date (mm/dd/yyyy): \_\_\_/\_\_\_/\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_

Previous Address: (optional)

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_

### JOINT

**\*Per TransUnion's policy, you should not request a credit report as a joint report for unmarried individuals or roommates.\***

### Spouse:

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

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Birth-date (mm/dd/yyyy): \_\_\_/\_\_\_/\_\_\_

### Requested By:

Company: \_\_\_\_\_

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

Member: \_\_\_\_\_ Non-Member: \_\_\_\_\_

Return Method: \_\_\_Fax \_\_\_Pick-up \_\_\_Mail

\_\_\_Phone Verbal: additional \$5.00

\_\_\_Rush: additional \$5.00

Fax #: (\_\_\_\_)-\_\_\_\_-\_\_\_\_

Phone #: (\_\_\_\_)-\_\_\_\_-\_\_\_\_

Date: \_\_\_/\_\_\_/20\_\_\_ Time: \_\_\_ : \_\_\_ AM/PM

### Applicant:

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

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Birth-date (mm/dd/yyyy): \_\_\_/\_\_\_/\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_

Previous Address: (optional)

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_\_\_

### JOINT

**\*Per TransUnion's policy, you should not request a credit report as a joint report for unmarried individuals or roommates.\***

### Spouse:

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

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Birth-date (mm/dd/yyyy): \_\_\_/\_\_\_/\_\_\_

### Requested By:

Company: \_\_\_\_\_

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

Member: \_\_\_\_\_ Non-Member: \_\_\_\_\_

Return Method: \_\_\_Fax \_\_\_Pick-up \_\_\_Mail

\_\_\_Phone Verbal: additional \$5.00

\_\_\_Rush: additional \$5.00

Fax #: (\_\_\_\_)-\_\_\_\_-\_\_\_\_

Phone #: (\_\_\_\_)-\_\_\_\_-\_\_\_\_

**\*You will receive your report back within 24-hours\***

**\*Requests faxed after 12:00 PM(Noon) on Friday, will be sent back Monday\***