

HIRE~SAFE

Employment Background Screening

Compliance Action Steps for Tenant Screening ONLINE ORDERING

TYPICAL CIRCUMSTANCES

1. Give to the applicant *Your Rights Under the Fair Credit Reporting Act*.
2. Have your applicant complete and sign the *Rental Property Release Authorization* form and keep this document for your compliance records.
3. **CALIFORNIA LANDLORDS ONLY:**
 - Give to the applicant *California Consumer Rights*
 - Have your applicant sign the *Notice of Investigative Consumer Report* form and keep this document for your compliance records.
4. Place your tenant screening order at: <https://hire-safe.instascreen.net/>

SPECIAL CIRCUMSTANCES

Use the drop-down menu found on the **REPORTS** web page to provide the following letters:

1. Applicant requests a copy of their report: **CONSUMER COPY**
2. Adverse information found that could influence a renting decision: **PRE-ADVERSE ACTION**
3. Adverse information found has influenced your renting decision: **ADVERSE ACTION**
4. ID Theft questions are asked: **REMEDYING ID THEFT**

When in doubt, always contact us:

local calls: 916•226•2550 toll free: 888•792•4473

online order entry website: <https://hire-safe.instascreen.net/>

Rental Property Release Authorization

Today's Date: _____ Applicant Date of Birth: _____

Applicant Full Name: _____
full legal name, please print clearly

AKA / Maiden Name: _____

Current Address: _____

Previous Address: _____

Social Security Number: _____ Drivers License: _____ Issuing State: _____

The undersigned declares that, to the best of their knowledge, the statements set forth herein are true. Data Research Network, Inc. dba: HIRE-SAFE is hereby authorized to obtain verification from any source named herein. Such verification and information includes, but is not limited to, employment history and income: bank, money market, and similar account balances; credit history; and copies of income tax returns.

Data Research Network, Inc. dba: HIRE-SAFE may use the information to generate a business and/or personal credit report to be used for rental purposes. The signature affixed below authorizes Data Research Network, Inc. dba: HIRE-SAFE to obtain these credit reports.

Data Research Network, Inc. dba: HIRE-SAFE agrees that any financial information obtained from this credit profile or subsequent business and/or personal credit report will be treated as confidential and will not be released to any third party unrelated to Data Research Network, Inc. dba: HIRE-SAFE and the sponsor/landlord _____ without first obtaining the Parties noted herein consent or pursuant to a court order requiring such release.

I understand that I have the right under the *Fair Credit Reporting Act* to request in writing, within a reasonable time, a complete and accurate copy and disclosure of the nature and scope of the investigation. This request should be made directly to the requester of this information (landlord). *F.C.R.A. section 604 (3) (B)*

A copy of this authorization may be accepted as an original.

SIGNATURE OF APPLICANT DATE

SIGNATURE OF LANDLORD DATE

PROPERTY ADDRESS

FAX completed form to Landlord

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

• **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

• **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.

• **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

• **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

• **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

• **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit

• **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

• **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

• **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:

Consumer reporting agencies, creditors and others not listed below

CONTACT:

Federal Trade Commission: Consumer Response Center - FCRA

Washington, DC 20580 1-877-382-4357

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)

Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)

National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600

State-chartered banks that are not members of the Federal Reserve System

Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, MO 64108-2638 1-877-275-3342

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306

Activities subject to the Packers and Stockyards Act, 1921

Department of Agriculture, Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Provided by: Data Research Network, Inc.

California Consumer Rights

California applicants only

You have rights when an investigative consumer report is obtained on you. The following are some of your rights:

1. Whoever obtained the report was required to give you a free copy.
2. You have the right to contact the agency that made the report. You can do this in one of the following ways:
 - (a) You can go to the agency in person during the normal business hours. You can bring someone with you. That person may be required to present identification. You may be required to sign a paper allowing the agency to discuss your file with or to show your file to this person.
 - (b) You may receive your file by certified mail, if you have given written notice to the agency that you want information mailed to you or to another person you want to receive the file. You will be required to provide identification when you write for your file.
 - (c) You may be able to discuss your file over the telephone if you have give written instructions to the agency and have provided identification.
3. You have the right to receive a copy of your file or your investigative consumer report at the agency. You may be charged up to \$8.00 to obtain a copy of your report or file. However, you may receive a free copy if:
 - (a) Once during a twelve month period if you are unemployed and intend to seek employment within sixty (60) days or you receive public welfare assistance or you believe your file contains inaccurate information because of fraud.
 - (b) If you are receiving a copy from the agency relating to an investigation into the accuracy of information you have disputed or if information is put back into your file.
 - (c) The agency must describe these rights to you in English and/or Spanish.
4. You have the right to know the following information:
 - (a) The names of the persons and companies who have received a report about you in the last three (3) years. You may request their addresses and telephone numbers.
 - (b) Explanations of any codes or abbreviations used in your report, so you can understand the report.
5. You have the right to dispute any information in your file. You must contact the agency directly to do so. The person who ordered a report is required to give you the name and address of the agency.
 - (a) The agency has thirty (30) days from the day it receives your dispute to complete the investigation.
 - (b) When the agency is done with the investigation, it must tell you of any changes made in the report as a result of the investigation.
 - (c) If the investigation does not remove the information disputed by you, you have the right to place your statement of the facts in your file. The agency has people to help you write the statement. The agency may limit your statement to five hundred (500) words.
 - (d) If information is removed or you add a statement to your file, you can request the agency to send the report, as changed or with your statement, to anyone who received the information in the last two (2) years.
 - (e) If information that is removed from your files is placed back in your file, you are entitled to receive written notice of that fact and you have the right to dispute the information added.
6. You also have rights under federal law in regard to your report. A copy of those rights are given to you with this California statement of consumer rights. Many of these rights are also included within California law. Under federal law, your report is a consumer report, not an investigative consumer report.

Notice of Investigative Consumer Report

California applicants only

In connection with your rental application, we have ordered an investigative consumer report (as defined by California law). This report may contain information on your character, general reputation, personal characteristics and mode of living.

This report has been or will be ordered from Data Research Network, Inc. dba: HIRE-SAFE, 8788 Elk Grove Blvd., Suite O Elk Grove, California 95624. The consumer department telephone number is 1-888-792-4473.

The scope of the report may include the following: names and date of previous employers, reason for termination of employment, work experience, accidents, drugs/alcohol use. Such report may also contain public record information concerning your driving record, workers' compensation claims, credit, bankruptcy proceedings, criminal records from federal state and other agencies that maintain such records.

You have the right under *Section 1786.22* of the *California Civil Code* to contact us during reasonable hours (8:30 a.m. to 5:00 p.m. PDT Monday through Friday) to obtain all information in your file for your review. You may obtain such information as follows:

1. In person at the HIRE-SAFE office, which address is listed above. You can also have someone accompany you to the HIRE-SAFE office. HIRE-SAFE may require this third party to present reasonable identification. You may be required at the time of such visit to sign an authorization for HIRE-SAFE to disclose to or discuss your information with this third party.
2. By certified mail, if you have previously provided proper identification in a written request that your file be sent to you or to a third party identified by you.
3. By telephone, if you have previously provided proper identification in writing to HIRE-SAFE.

HIRE-SAFE has trained personnel to explain any information in your file to you and if the file contains any information that is coded, such will be explained to you.

Applicant Signature

Applicant name (printed):

Date

Landlord Name