



CIC Credit- Tenant Screening Request for New User Account

This form is NOT for the Tenant. This form is ONLY for the United Realty Group employee. By completing this form you will be acting as the "Property Agent" for your client. You need to obtain the Property Owners Rental Criteria for all the properties you are contracted to be the Property Agent for. You will then go through the proper steps to access the CIC Credit's online screening website to obtain a Tenant Screening Report. After pulling the Tenant Screening Report you will be able to determine if the Applicant meets the Rental Criteria, and determine the next stage of the process.

The price for a Tenant Screening Package is \$40.00

- TU Credit Report with Score
• National Criminal Background Report w Sex Offender Report and OFAC
• Enhanced Eviction Report with Address Trace

Additional services available: Landlord Verification, Employment Verifications cost: \$7.95 per service ordered.

Online Ordering: After completing the form below, you will be given a user login and password. To order the report by typing in the tenant's name, address, ssn, dob. This option will charge your default credit card you give to us on this form. The second option is called Applicant Portal which will charge your tenant's credit card. All you need for Applicant portal to type in is the Tenant's name and email address. More about Applicant Portal below. You can create an applicant report and it will be debited against your credit card. Most Property Agents have applicants pay them an application fee to reimburse for charges. There is online training and PowerPoint to help you learn the process.

Applicant Portal: Email sent to Applicant to complete online form with release and credit card payment.

Simple, Fast and Compliant! You will still login to the website with your login and password. You will simply enter the applicant's name and email address. The Applicant will receive an email, and ask them to input all their own information. This is the easiest way for Applicants to enter their own information, electronically sign a form giving authorization to complete the background check, and pay online by credit card. Applicant Portal is secure and meets all certifications. Once the applicant has completed their portion you will receive an email notifying you. At the time the Tenant Screening Report is completed you will be notified by email with a login access to instantly view the report. The applicant will also receive an email to go to the applicant portal and receive a copy of their report with all the FCRA required letters.

Realty Company: United Realty Group

Employee Name: _____

Phone: _____ Email: _____

Branch Location (if applicable): _____

Billing Address: _____

I certify that only the User of this account will only access consumer reports for applicants of United Realty Group that I have the permissible purpose of renting a property. I will not order a report on myself/ family/others through this system. I also acknowledge that upon departure from United Realty Group I will notify CIC Credit at screening@ciccredit.com, jdickinson@ciccredit.com and 800-352-5882. I will not use this system if I leave United Realty Group. I also authorize CIC Credit to charge my credit card below when ordering applicant reports through my online account (any method other than the "Applicant Portal"). I also have been given a copy of the " Notice to Users of Consumer Reports: Obligations of Users Under the FCRA" and promise to use the system only according to the FCRA Federal and State requirements regulating Credit Reporting and Consumer Investigative Reporting.

I agree to the terms above: _____ Signature: _____

SEND COMPLETED FORM TO THE CONTACT BELOW

CIC CREDIT CONTACT: JASON DICKINSON 704-779-2077 or jdickinson@ciccredit.com.



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

The federal Fair Credit 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. 1681-1681u, is set forth in full at the Federal Trade Commission's Internet web site (<http://www.ftc.gov>).

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 of the FCRA 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) and 604(a)(5).

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

B. Users Must Provide Certifications. Section 604(f) of the FCRA prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA (by a general or specific certification, as appropriate) the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

Users Must Notify Consumers When Adverse Actions Are Taken. The term "adverse action" is defined very broadly by Section 603 of the FCRA. "Adverse actions" include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact -- such as unfavorably changing credit or contract terms or conditions, denying or canceling credit or insurance, offering credit on less favorable terms than requested, or denying employment or promotion.

Adverse Actions Based on Information Obtained From a CRA. If a user takes any type of adverse action that is based at least in part on information contained in a consumer report, the user is required by Section 615(a) of the FCRA 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 requests the report 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.

OBLIGATIONS OF USERS OF INVESTIGATIVE CONSUMER REPORTS

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. 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 of the FCRA 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 .