



## **INVESTIGATIVE**

*screening & consulting*

**A Division of AAA Landlord Services, Inc.**

Dear Sure Decision Clients:

Because identity theft has been on the rise, the credit bureaus are making it impossible for smaller landlords to obtain credit bureaus. In order to qualify to receive a copy of a credit bureau:

1. You must have a commercial building with a permanent sign. Executive suites do not qualify. Home offices no longer qualify.
2. You must have your company name and phone number published in the yellow pages for at least a year.
3. You must have locking cabinets in your suite.

This includes all companies who sell credit bureaus. These changes came around due to some large companies not protecting their data. It is definitely a reaction that affects several of our clients. But where there is hardship, you will also find opportunity. Believe it or not this policy has inspired us to help our clients (that do not qualify) even more.

Attached is a sheet that will tell us what your criteria is. This will help you stay consistent and avoid discrimination lawsuits. This procedure is what all the major property management companies are doing. We will input your criteria into our system.

Once you have submitted an application with us we will process your applicant through your criteria and give you a decision on whether to rent or decline. Remember, this is your decision produced through our system.

With credit reports often being confusing we feel this system will actually be a benefit to our clients. We look forward to implementing this system and when all is said and done you will have the same results before these changes were implemented. Please call me with questions 480-668-5953.

David Pickron  
President



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### Instruction on Sure Decision Clients

1. Please complete your name, address and phone numbers. We would also like your email address for future communications. A credit card must be provided for payment.
2. A sheet will need to be filled out for each property **if** you have a different criteria for each property. If you have multiple addresses and your criteria is the same on all, please include the addresses. You may use a separate sheet with that info.
3. Our system will take your criteria and generate a decision. First we look at the credit to see their score. 425 is the lowest and 825 is the highest. Most renters will average around 600 to 625. We consider a score over 625 to be “A” apartment credit. On the attached sheet please fill out what decision you make on a person based solely on their credit score. For example you might require a \$200 dollar deposit to an “A” renter but charge a \$400 deposit to a “B” renter. There are examples on the attached sheet below the blank space. Please fill this out until you reach denied. Our system has the ability to customize your scoring so feel free to change any of the parameters, Example: 550-624.
4. Certain public records will override the credit decision and automatically deny. On the attached sheet you have the ability to check those actions you want to auto deny.

Criminals usually bring illegal activity and people on to your property. They could cost you thousands of dollars with meth lab clean up, lost rent, ruined carpet, walls. Etc. Felony records are more serious than misdemeanors. Keep in mind that some violent misdemeanors like assault could be grounds for denials.

Eviction records are also important to evaluate. Chances are if an eviction did not hurt them in the past they will leave you the same way. Consider if they have been paid and how long you would require no eviction. These parameters can also be customized.

Collections will often time turn up foreclosures or other rental debt.

By completing 1-4 above you will allow us to set up your criteria parameters so our system will give you consistent non bias decisions for everyone. If you have any questions please call us at 480-668-5953 opt 2.

All Sure Decision Client must pay by credit card prior to receiving back our report. Our system can securely keep your credit card on file and can automatically bill your card each time a background check is submitted with Investigative.



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## Sure Decision Criteria

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

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

Client Phone: \_\_\_\_\_

Client FAX: \_\_\_\_\_

Client E-mail: \_\_\_\_\_

Address of properties you own? \_\_\_\_\_

Use a separate attachment if necessary.

Credit Card Type: \_\_\_\_\_ Visa \_\_\_\_\_ Mastercard \_\_\_\_\_ Discover \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**Rental** Please fill out information below that pertains to your property criteria:

**Credit:**

**A Credit 625 +**                      **Decision** \_\_\_\_\_  
Ex: Approved

**B Credit 550 – 624**                      **Decision** \_\_\_\_\_  
Ex: Approved with extra deposit

**C Credit 500 – 549**                      **Decision** \_\_\_\_\_  
Ex: Approved with Cosigner

**D Credit 499 below**                      **Decision** \_\_\_\_\_  
Ex: Denied

### Automatically Denied If:

**Criminal:**

- Past Felonies (10 years)
- Violent Misdemeanors (10 years)
- Drug Related Crimes (10 years)
- Any Misdemeanor within last 5 years

**Eviction:**

- Any Eviction
- Any Eviction within the last 2 years
- Any Unpaid Eviction

**Collection:**

- Any Collection that has to do with rental
- Any Foreclosure



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## RENTAL APPLICATION

**(FILL IN ALL SPACES)**

1. Name \_\_\_\_\_ Married \_\_\_\_\_ Single \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Present Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_

2. Information about other occupants. (Separate application required for all adults except spouse):  
Name Relationship Age (if under 18) Soc. Sec. No.

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

3. Will a pet or assistive animal of any type live in your apartment? Yes  No  If yes, please describe:  
Type \_\_\_\_\_ Weight (Full Grown) \_\_\_\_\_ Spayed/Neutered \_\_\_\_\_ Licensed/Date \_\_\_\_\_

4. Residence Information:

Current Residence:

Address \_\_\_\_\_ Apt. No. \_\_\_\_\_ City/State \_\_\_\_\_

Zip Code \_\_\_\_\_

How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos. Name of Landlord \_\_\_\_\_ Landlord Phone ( \_\_\_\_\_ ) \_\_\_\_\_

If less than two years at your present address, list previous addresses below:

Former Residence:

Address: \_\_\_\_\_ Apt No. \_\_\_\_\_ City/State \_\_\_\_\_

Zip Code \_\_\_\_\_

How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos. Name of Landlord \_\_\_\_\_ Landlord Phone ( \_\_\_\_\_ ) \_\_\_\_\_

If less than two years at your present address, list previous addresses below:

Former Residence:

Address: \_\_\_\_\_ Apt No. \_\_\_\_\_ City/State \_\_\_\_\_

Zip Code \_\_\_\_\_

How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos. Name of Landlord \_\_\_\_\_ Landlord Phone ( \_\_\_\_\_ ) \_\_\_\_\_

5. Employed by \_\_\_\_\_ Address \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos.

Supervisor's Name \_\_\_\_\_ Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Your Monthly Income \_\_\_\_\_

Other Source of Income for Rental Payment \_\_\_\_\_

If less than two years at your present employer, list previous employers below :

Former Employer \_\_\_\_\_ Address \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos.

Supervisor's Name \_\_\_\_\_ Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Your Monthly Income \_\_\_\_\_

Former Employer \_\_\_\_\_ Address \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos.

Supervisor's Name \_\_\_\_\_ Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Your Monthly Income \_\_\_\_\_

6. Spouse or Other Occupant's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_

(Maiden Name If Married Less Than Two Years)

Employed by \_\_\_\_\_ Address \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos.

Supervisor's Name \_\_\_\_\_ Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Your Monthly Income \_\_\_\_\_

Former Employer \_\_\_\_\_ Address \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_ Years \_\_\_\_\_ Mos.

Supervisor's Name \_\_\_\_\_ Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Your Monthly Income \_\_\_\_\_

7. Your Bank (s): Name Acct. No. Savings/Checking Branch Address

\_\_\_\_\_

\_\_\_\_\_

8. Credit References (Bank Cards, Credit Cards, Charge Accounts)

Type	Bank/Store Company	Card Account	Exp. Date
Bank Card	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____

9. Your Driver's License No. \_\_\_\_\_ State \_\_\_\_\_ Exp. Date \_\_\_\_\_  
 Spouse's Driver's License No. \_\_\_\_\_ State \_\_\_\_\_ Exp. Date \_\_\_\_\_

Vehicles You Would Like to Park on Property:

Make/Model	Year	Color	License Plate No.	State
Auto	_____	_____	_____	_____
Auto	_____	_____	_____	_____
Motorcycle	_____	_____	_____	_____

Description of any other vehicle (boat, trailer, truck, recreational vehicle etc.) you would like to keep on property.

Prior written permission separate from this application must be obtained from management.

Other Vehicle: Make/Model \_\_\_\_\_ Year \_\_\_\_\_ Color \_\_\_\_\_ License Plate No. \_\_\_\_\_ State \_\_\_\_\_

10. Have you or your spouse/roommate ever been evicted? Yes  No  Declared Bankruptcy? Yes  No

Do you use illegal drugs? Yes  No  Do you engage in the distribution or sale of illegal drugs? Yes  No

Have you ever been convicted of a felony or any crime related to harm caused to a person or property, including but not limited to arson, assault, intimidation, sex crimes, drug-related offenses, theft, dishonesty, prostitution, obscenity and related violations? Yes  No

If yes, please explain the reason \_\_\_\_\_  
 \_\_\_\_\_

11. Do you have any outstanding warrants for you arrest? Yes  No

12. Do you have a waterbed? Yes  No  Do you have waterbed insurance? Yes  No

13. Person (s) to notify and person you authorize to take possession of your personal property in Case of Emergency.

For Applicant	For Co-Applicant
Name _____	Name _____
Address _____	Address _____
City/State _____	City/State _____
Work Phone _____ Home _____	Work Phone _____ Home _____

Note: Management is not responsible for damage to residents' property unless caused by negligence on the part of management or an employee of management. Residents are strong advised to obtain renters insurance to cover loss or damage to their property!

**DEPOSIT TO HOLD AGREEMENT**

(To be completed on one Application per apartment only)

In consideration of management holding the apartment for me, I agree to pay a holding deposit of \$ \_\_\_\_\_ and a \$ \_\_\_\_\_ non-refundable fee for administrative processing. The holding deposit is refundable if my Application is not approved (14 day delay required for bank clearance of check). If my Application is approved, the holding deposit is credited to the required move-in costs. I may cancel this agreement and be refunded my holding deposit (14 day delay required for bank clearance of check) by notifying you of my decision to cancel by 5 p.m. on \_\_\_\_\_ 20\_\_\_\_. Cancellation after this time will result in forfeiture of my holding deposit. I must pay rent on or before my rents start date or my holding deposit will be forfeited and the apartment rented. (I understand that Management and Management's employees are agents of and represent the owner.)

**RENTAL AGREEMENT INFORMATION**

Apt # _____ Type _____ Furn _____ Unfurn _____ Partial _____ Agreement Length _____ Rent Start/End Date _____	Utilities Paid By: Res _____ Owner _____
MONTHLY RENTAL CHARGED	Non-Refundable Preparation Charge _____
Rent _____	Non-Refundable Pet Sanitizing Charge _____
Pet Rent _____	Pet Deposit _____
Other _____	Security Deposit _____
Total Monthly Rent _____	
Rental Concessions at Move-In _____	
First Month Rent _____	
Sales Tax _____	
City Sales Tax _____	Less Holding Deposit _____
(Subject to change during lease term)	
TOTAL MONTHLY CHARGES _____	TOTAL DUE AT MOVE-IN _____

Applicant warrants all statements above are true and complete. Any falsification of this application will result in a denial or eviction. Applicant grants landlord, its agents, management, and Investigative Screening and Consulting, Inc. the right now (and if approved, at all times during the lease or any renewal of the lease) to obtain applicant's credit reports, criminal background or any other history landlord or its agents requires for the application process. Investigative Screening and Consulting, Inc. will generate a pass/fail based on your history. If a fail decision is generated, applicant will receive an adverse action letter pursuant to the Fair Credit Reporting Act stating why applicant's application was denied. Investigative Screening and Consulting, Inc. will not release any information to applicant other than the adverse action letter. The Investigative Screening and Consulting, Inc. evaluation takes into consideration credit, income, eviction, collection, criminal history, and other public records. The application fee is non-refundable.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Management's Receipt \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_