



REGISTRATION AND COMPLIANCE PACKET

- ✓ NO MEMBERSHIP FEES
- ✓ NO ANNUAL FEES
- ✓ NO ANNUAL INSPECTION
- ✓ NO RE-FAXING FEES
- ✓ NO ANNUAL REGISTRATION
- ✓ OPEN 7-DAYS A WEEKS
- ✓ GET RESULTS WITHIN MINUTES
- ✓ FREE CREDIT CHECKS *(On members of WestsideRentals.com)*

SAVE MONEY WITH WESTSIDE CREDIT SERVICES!

Westside Credit Services provides a convenient and fast, secure tenant screening service for landlords, property managers, real estate agent and brokers. Get results the same day during business hours, and **weekends**.

In order to process credit reports on individuals, the Tenant Screening Department (TSD) of Westside Rentals is required by federal law and bureau regulations to obtain specific information on the person and/or company requesting this information. Attached, please find the forms necessary to meet these compliance mandates. **THERE IS A 24-HOUR TURN AROUND TIME ONCE REGISTRATION PACKET IS RECEIVED FOR PROCESSING. ONCE YOUR COMPLIANCE PACKET IS PROCESSED WE CAN RUN CREDIT CHECKS FOR YOU – PLEASE ACT ACCORDINGLY.** These documents serve three basic purposes:

1. Establish that you are a creditor (landlord or property manager) and have permissible purpose under federal law to request credit reports. Fair Credit Reporting Act, Section 604 [15 U.S.C. § 1681b].
2. Provide acknowledgement of federal credit reporting laws and policies in place to protect tenants from identity theft.
3. Establish that you are compliant under the Fair Credit Reporting Act, Section 607 [15 U.S.C. §1681e].

◇ Once approved a “FREE FICO” icon will be added to your listing. This will make your ad more attractive and can lead to filing your vacancy quicker because our members will know their credit will be checked for FREE.

Westside Rentals is the #1 Home Finding Service in Southern California and HIGHLY recommends you FULLY screen your potential tenants.

Better to be safe than sorry!!!

Criminal, Sex Offender Records & Eviction Records



Westside Credit Services

Tel: 310-576-1443 – Email: Compliance@WestsideCreditReports.com – Reports@WestsideCreditReports.com
 Compliance Dept. Fax 888-938-1119 – Credit Check Request: 888-938-1116
OPEN 7 – DAYS A WEEK FROM 8AM – 10PM!

I WISH TO RECEIVE CREDIT CHECK RESULTS IN THE FORM OF
(Choose only one)

TRANSUNION TENANT SCORECARD (free) - I understand I am not allowed access to any of the information found in the Credit Report, just the Tenant Scorecard (see SAMPLE below).

***HIGHLY RECOMMENDED- TRANSUNION DETAIL CREDIT REPORT** - I agree to pay the **ONE-TIME \$75 inspection fee** in order to receive **hard copies of Transunion Credit Report**. Please charge my credit card. Inspection is performed at a home or business office. At time of the inspection, landlord must provide a locking file cabinet and shredder.

SAMPLE OF SCORECARD

APPLICANT INFORMATION			
APPLICANT	CONSUMER, JON	SOC SEC	555-55-5555
ADDRESS	5000 WILSHIRE BV	CITY/ST/ZIP	LOS ANGELES, CA 90036
		DOB:	01-01-90
<hr/>			
PROPOSED RENT	3300		N/A
STATED MONTHLY INCOME	14000		N/A
CREDIT SCORE	550		FAIL
BANKRUPTCY (7 YEARS)	NONE REPORTED		PASS
DELINQUENT ACCOUNTS	60.0%		FAIL
COLLECTION/CHARGE OFF	35.0%		FAIL
INCOME TO RENT RATIO	4.24:1		PASS
INCOME TO DEBT RATIO	5.95:1		PASS
<hr/>			
OVERALL COMPOSITE			FAIL

SAMPLE OF DETAIL REPORT

APPLICANT INFORMATION								
APPLICANT	CONSUMER, BOBBY	SOC SEC	555-55-555					
ADDRESS	6000 ORANGE AV	CITY/ST/ZIP	SANTA MONICA, CA 90405					
		DOB	1/1/90					
SCORES								
521 - TRANSUNION/FICO CLASSIC (04)	BOBBY CONSUMER	XXX-XX-5555						
CREDIT SUMMARY								
TOTAL TRADELINES	2	30 DAYS LATE	1					
CURRENTLY SATISFACTORY	0	60 DAYS LATE	1					
CURRENTLY DELINQUENT	2	90 DAYS LATE	0					
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	05/01/11					
COLLECTION/CHR OFFS	1/0	OLDEST TRADE	08/01/05					
PUBLIC RECORDS	0	INQUIRIES	8					
CREDIT HISTORY								
CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE 30 60 90+	PRESENT STATUS	E C O A	
COLL CONSULT xxx9539	07/01/09	09/01/09	\$10322	\$10322	\$10322	-- 1 --	COLLECTION TU	B
MASTERCARD LATE DATES:	07/01/09 8/09, 01/10	09/01/09	\$5,000	\$4,000	\$2,000	1 1 --	AS AGREED TU	



**** ADDITIONAL INFORMATION THAT MUST BE PROVIDED ****

	Landlord / Owner	Property Mgmt	Real Estate Agent/Broker	Resident Manager
Copy of drivers license for photo identification	✓	✓	✓	✓
Copy of 3 signed rental applications from previous tenants OR a signed letter stating why you don't have any previous rental applications.	✓	✓		✓
List of properties managed by company or agent.		✓	✓	✓
First Page of a State or federal tax return (name, mailing address, & SSN must be stated on tax return- you can block any income numbers. That is not needed), or a business license (related to property management) or an active real estate license.	✓	✓	✓	✓
Signed statement from owner/ contract with owner		✓	✓	✓
Phone bill with your name, mailing address and phone number stated on it OR Utility Bill of the rental property (Gas, Water, ect.) with your name and address on the bill.	✓			✓
Copy of ONE of the following for your property: declarations page of property insurance, tax bill, or title deed	✓	✓	✓	✓

In connection with a credit check transaction involving the consumer or whom the information is to be furnished and involving the extension of credit to, or review or collection of an account(s) of the consumer; subscriber certifies that it will request consumer reports pursuant to procedures prescribed by Westside Credit Services from time to time only for the permissible purpose certified above by providing the additional information needed to comply with Westside Credit Service, and will use the reports obtained for no other purpose. In order to establish that you are a landlord/ owner (or Property Mgmt, Real Estate Agent/ Broker, Resident Manager) you must provide and acknowledge under the federal credit reporting laws and policies in place to protect tenants from identity theft that the additional information verifies ownership and identity of requestor.

Tenant Screening Products:	Price:
Trans Union Credit Check/Scorecard	FREE (members) \$10 (non-members)
Credit Check/Scorecard, National Criminal Search/Sex Offender and Eviction Search	\$25 for all applicants

Credit Card Information (Optional)

Credit Card Type		Name as it Appears on Card			
<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/>					
Card Number			Expiration Date	CVV Code-3 digits on back	
Street Address	<input type="checkbox"/> check if same	City	State	Zip	Phone Number

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Landlord Information and TransUnion Fico Agreement

*First and Last Name (Landlord or Contact Person)		*Main Contact Phone Number	Alternate Phone Number
*Physical Address of Home or Business Office (not the rental property)	*City	*State	*Zip Code
*Mailing Address (if different from above address)	*City	*State	*Zip Code
Email Address	Fax Number	*Social Security #	Total Units Managed/Owned

Continue here: Please indicate (1) TITLE: Landlord or property manager & (2) your intended use of credit reports and related products and services from Westside Credit Services:

1) _____

2) _____

TRANSUNION FICO AGREEMENT

Reseller has access to consumer reports from one of three consumer credit reports agencies.

Subscriber is a _____ (title) and has a permissible purpose for obtaining consumer reports, consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) as amended by the Consumer Credit Reporting Reform Act of 1966, hereinafter called "FCRA." Subscriber certifies their permissible purpose as: In Connection with a tenant screening application involving the consumer. Credit transaction involving the consumer information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer in the form of scorecard or detail credit report (only if inspection is approved).

1. Subscriber certifies that it will request consumer reports pursuant to procedures prescribed by Reseller from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
2. Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
3. THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.
4. Subscriber agrees that it shall use Consumer Report only for a one-time use, and to hold the report in strict confidence, and not to disclose it to any third parties; provided, however, that Subscriber may, but is not require to, disclose the report to the subject of the report only in connection with an adverse action based on the report.
5. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

 Landlord or Company Name (signature)

 Westside Credit Connection

Westside Credit Services Agreement

This service agreement (Agreement) is made and entered into as of the date written below between Westside Credit Services, LLC., a California limited liability corporation and _____ (User).

User and the credit services provider, Consolidated Credit Bureau ("Westside Credit Connection"), agree to the following terms:

1. Pricing: Please reference Price List (subject to change). Notwithstanding any other provision in this agreement, User agrees to be fully responsible to Westside Credit for all amounts in accordance with the Pricing set forth in the Price List addendum. An account is delinquent if not paid in full by the due date as set forth on the invoice. If an account is delinquent, Westside Credit will impose a finance charge of 10 percent per annum or the highest rate allowable by law per month until paid.
 2. User is familiar with the requirements of the Fair Credit Reporting Act ("FCRA"), including the provisions set forth herein, as well as applicable state and federal laws, and User agrees to comply with all requirements of the FCRA in connection with ordering and using Westside Credit reports. User agrees that it is solely responsible for its FCRA compliance. User acknowledges that he/she is in receipt of and has read the "FCRA acknowledgement and Access Security Requirements" documents provided by Westside Credit (available for download <http://www.westsiderentals.com/pdf/FCRA%20DOCUMENT.pdf>)
 3. User will order credit reporting services for its exclusive use, solely for permissible purposes. User certifies that it will be the end user of all Westside Credit reports and agrees that it will hold all information strictly confidential, and will not copy, sell or transfer any such report or any information therein to any third party. User agrees to implement appropriate procedures so that only employees with adequate training regarding the requirements of the FCRA have access to Westside Credit reports.
 4. User will obtain a signed authorization from each person on whom a Westside Credit report is ordered (the "Subject"), prior to ordering a Westside Credit report on such Subject, and will maintain all authorizations on file for audit and inspection. This requires User to maintain a clear copy of photographic identification of each Subject along with the authorization for three years. During this period, User will provide Westside Credit with copies of such authorization, or the originals, as may be requested by Westside Credit or its authorized representatives from time to time. User agrees that Westside Credit, upon reasonable notice, may conduct audits to ensure User's compliance with the FCRA and requirements of this agreement, and User agrees to provide reasonable cooperation with Westside Credit in connection with such audits.
 5. **User is a _____ (title) and has a need for consumer credit information in connection with the evaluation of individuals for tenant screening.**
 6. User certifies that it will request consumer reports pursuant to procedures prescribed by Westside Credit from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
 7. Reports on employees will be requested only by the User's designated representatives. Employees will be forbidden to attempt to obtain reports on themselves, associates, or any other person except in the exercise of their official duties.
 8. **THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.**
 9. This Agreement contains the entire understanding and agreement between Westside Credit and the User and no other representations, covenants, undertakings or other prior or contemporaneous agreements, oral or written, respecting such matters, which are not specifically incorporated herein, shall be deemed in any way to exist or bind Westside Credit or the User. Westside Credit and the User acknowledge that they have not executed this agreement in reliance on any such promise, representation or warranty. This Agreement shall not be modified by any oral representation made before or after the execution of this agreement. All modifications must be in writing and signed by both Westside Credit and the User.
 10. User indemnifies and holds harmless Westside Credit, and its affiliated persons and entities, from and against any and all liability, losses, claims, damages, and expenses, including, but not limited to, attorneys' fees and court costs, arising from or in any way connected with any breach or claimed breach by User or any third person, of any representation, warranty, covenant, or agreement herein including, without limitation, any improper publication or disclosure or other misuse of any Westside Credit report or information by User or any third person or entity, except to the extent directly caused by the willful misconduct of Westside Credit.
 11. This Agreement shall be binding upon and inure to the benefit of Westside Credit and User and their respective successors and assigns. This Agreement shall be governed by and construed in accordance with California law.
 12. The Pricing set forth in paragraph 1 is based on the pricing agreement for credit reports and/or ancillary products presently in place between Westside Credit and the credit repositories, i.e., Equifax, Experian and TransUnion (the "Repositories"), and/or their authorized brokers/resellers. Accordingly, notwithstanding any other term in this agreement, including the terms at paragraphs 1 and 12, Westside Credit's providing credit services to User may be terminated immediately if the Repositories terminate Westside Credit's ability to provide credit reporting services. In the event that the Repositories increase the price of credit reporting services to Westside Credit, Westside Credit, at its option, may pass on the price increase to the User, or terminate the credit reporting services to the User. In the event of termination or a pass-on price increase, Westside Credit will provide, within 10 days of request by the User, written proof of the termination or price increase by the Repositories.
 13. User must conform to the SUBSCRIBER CERTIFICATION OF COMPLIANCE California Civil Code – Section 1785.14 (a).
- User agrees to each of the foregoing terms. I declare and attest under the laws of the United States that the foregoing is true and correct.**

Name (Printed): _____

Title: _____

Signature: _____

Date: _____

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