

WELCOME PACKET



CREDIT REPORTS AND TENANT SCREENING

The entire tenant screening industry is responsible for enforcing the rules regarding credit reports and credit based information. The rules are designed to combat credit fraud and identity theft. These rules do not cover the NTN Tenant Performance Report or criminal background checks.

TWO CHOICES FOR CREDIT INFORMATION

Your account is automatically set up to receive credit information from our NTN exclusive DecisionPoint credit summary report. This report takes a credit report and scores the entire report, with an emphasis on tenant issues. The number produced is an easy to understand 0 – 100 score which accurately depicts this persons credit worthiness as a tenant. The report also verifies the existence of the credit report, verifies social security number, verifies current and previous addresses. Included with DecisionPoint is the NTN Tenant Performance report which gives eviction information, landlord reported information, landlord identification and other information.

To receive an actual credit report, all three major bureaus require an on-site inspection of your business office. For some users, this office may be in their home. The inspection is designed to verify the identity of the credit report user and to confirm the security of reports issued. Inspections are done by trained compliance inspectors and require about 10 minutes of your time. There is a small nominal fee to cover the cost of the inspection. To order an inspection, please contact the NTN Chicago office.

NATIONAL TENANT NETWORK - CHICAGO
450 EAST 22ND STREET SUITE 223
CHICAGO, IL 60148
630.889.6030 Fax: 630.729.3100
E-mail: ntn-chicago@ntnonline.com

NATIONAL TENANT NETWORK - CHICAGO

Dear Subscriber:

Welcome to the National Tenant Network (NTN) system.

You now have at your disposal the NTN nationally networked data servers for instant retrieval of:

- NTN National Eviction/Tenant Performance Reports;
- NTN National Credit/Retail Reports;
- Nationwide, State-wide/County Criminal Reports;
- And other exclusive NTN services to subscribers...

Before retrieving any report you must have a signed release from the applicant.

When contacting our NTN office to screen your residents, please furnish NTN with the following:

- Your Access Number; (Needed for all Correspondence)
- Applicant Name;
- Social Security Number , Drivers License Number, and DOB.
- The applicant's last two addresses (where bills have been received), including zip code.

If your application form is faxed, please review for "accuracy and legibility".

Combined Reports consist of:

- TransUnion Retail Credit Report
- Eviction/Tenant Performance

Full Service Reports consist of:

- Retail Credit Report
- Eviction/Tenant Performance Report
- Landlord Verification
- Employment Verification

Also available:

- Nationwide Criminal Reports, Statewide Criminal Reports for Illinois
- Business Retail Credit Reports
- SSN Trace
- Individual Canadian Retail

NTN welcomes you to our growing list of property managers and owners locally and across the nation who take advantage of the NTN services daily. You will be invoiced or your credit card charged at the end of each month for the services you have requested. If you have any questions regarding your invoice or payment, please call our office.

NATIONAL TENANT NETWORK



FOR YOUR INFORMATION

Retail Credit Reports and the Fair Credit Reporting Act

In an effort to increase awareness regarding Retail Credit Reports and the Federal Fair Credit Reporting Act which governs them, National Tenant Network has developed this guide to help you better understand your responsibilities pertaining to these reports. We hope the following helps to answer any questions that you may have.

- You may **only** access an applicant's retail credit report when you have:
A legitimate business need (i.e. lease agreement, etc.).
Signed authorization from the applicant.
- Information that you obtain regarding an applicant's retail credit report may be disclosed to the applicant. NTN has generated this report solely for your information. **IF THE APPLICANT IS REJECTED**, because of information in the report, the subscriber **MAY** disclose the content of the report. **This does NOT include giving the rejected applicant a copy of the report.**
- It is an applicant's legal right to see his/her retail credit report.
However, the applicant must obtain the report directly from the company that generates the report. i.e.: Equifax, Experian or TransUnion.

Please note the same rule should apply if you reject an applicant's application based upon information from an NTN Performance Report. We hope that this information is helpful to you. If you have any questions about retail credit reports, or any other questions, please don't hesitate to call:

IMPORTANT TELEPHONE NUMBERS

EQUIFAX: (800)685-1111

TRANSUNION: (800)916-8800

EXPERIAN: (888)397-3742

National Tenant Network - Chicago

Telephone: 630.889.6030 or Fax: 630.729.3100



Obligations of Users of Retail Credit or Tenant Performance Reports under the Fair Credit Reporting Act

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. The 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. This information is limited to discussion of requirements upon those using reports for screening of applicants for tenancy. We also discuss responsibilities of those using reports for employment screening. The entire FCRA is available from the FTC web site at (<http://www.ftc.gov>).

- **Obligations of all users of consumers reports- users must have permissible purpose.**

To protect consumer privacy, all users must have a permissible purpose to obtain a report. These are:

- a) As ordered by court or subpoena
- b) As instructed by the consumer in writing
- c) For extension of credit applied for by the consumer or the review or collection of a consumers account.
- d) For employment purposes, including hiring and promotion, where the consumer has given consent.
- e) When there is a legitimate business need, connected to a transaction, initiated by the consumer.
- f) To review a consumer account to determine whether they continue to meet the terms of the account.

- **Users must notify consumers when adverse actions are taken.**

“Adverse actions” include all business, tenancy, credit and employment decisions affecting consumers in a negative way. Refusing tenancy or employment are considered adverse actions.

- **Adverse action based on information obtained from Experian, Equifax, TransUnion, Tenant Screening Agencies or their affiliates (CRAs).**

If adverse action is taken based, at least in part, on information in a report from a tenant-screening agency, Experian, Equifax, TransUnion or their affiliates (CRAs), the landlord/manager is required to notify the consumer. The notification must include:

- The name, addresses and phone number of the 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 of the consumer’s right to obtain free disclosure of items in the consumer’s file from the CRA within 60 days of the adverse decision.
- A statement that the consumer has a right to dispute directly with the CRA the accuracy and completeness of any information.

- **Adverse action based on information obtained from Third parties who are not CRAs**

If adverse action is taken at least in part, on information in a report from someone other than a CRA (i.e another landlord) you are required to clearly and accurately disclose to the consumer their right to obtain disclosure of the nature of the information that was the basis of the adverse action by making a written request within 60 days of notification of the adverse action. Disclosure must be made within a reasonable period of time following the request.

- **Obligations of users when consumer reports are obtained for Employment Purposes.**

If information from a CRA is used for employment purposes, 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 prior written authorization from the consumer.
- You should be prepared to certify that the above steps have been followed, that the information 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 any adverse action, provided a copy of the report and a summary of rights to the consumer.

- **Liability for violation of FCRA**

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

- **Summary of Responsibilities**

- Notify the applicant of the rejection.
- Provide the name, address and phone number of the credit reporting agency upon whose report you based your decision.
- State that the agency did not make the decision to reject and cannot provide the specific reason for your decision to turn the applicant down.
- Notify the applicant of their right to obtain a free copy of the credit report that you used to turn them down. They must request their free copy within 60 days of your decision from the appropriate agency (Experian, Equifax, TransUnion or your screening agency).

IMPORTANT TELEPHONE NUMBERS

EQUIFAX: (800)685-1111

TRANSUNION: (800)916-8800

EXPERIAN: (888)397-3742

National Tenant Network - Chicago

Telephone: 630.889.6030 or Fax: 630.729.3100

SUMMARY OF RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness and privacy of information in the files of every consumer reporting agency (CRA). Most CRA's are credit bureaus that gather and sell information about you—such as if you pay your bills on time or have filed bankruptcy—to creditors, employers, landlords and other businesses. You can find the complete text of the FCRA at the Federal Trade Commissions web site (<http://www.ftc.gov>). The FCRA gives you specific rights as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.**

If you are denied credit, insurance, or employment based on information in a report obtained from a CRA, you must be told of the name, address and phone number of the CRA providing the report used.

- **You can find out what is in your file.**

Upon request, CRA will give you information in your file and a list of everyone who has requested it recently. There can be a small charge for this report. If you have been denied credit, employment or insurance because of the report, it is free. You must request your report within 60 days of receiving notice of denial. In addition, you may ask for one free report of the information in your file each year, if you can certify in writing to the CRA: that you are unemployed and plan to seek employment within 60 days, that you are on welfare or that there is inaccurate information in your file due to fraud.

- **You can dispute inaccurate information by written notice to the CRA.**

If you tell a CRA that your file contains inaccurate information, they will investigate the items and any information you provide, unless the CRA feels that your dispute is frivolous. The CRA will provide written results of the investigation and a revised copy of your report if anything is changed. If the investigation does not resolve the dispute, you may add a brief statement to your file, which normally will appear on future reports.

- **You can dispute inaccurate information with the source.**

If you tell a creditor who reports to the CRA that you dispute an item, they may not report the information without noting the dispute. If you have notified the source of an error in writing, it may no longer be reported if the item is, in fact, an error.

- **Correction or deletion of inaccurate outdated or unverified information.**

A CRA must remove outdated or unverified information or correct inaccurate information in your file usually within 30 days after you dispute it. A CRA, is not required to remove accurate information from your file. If your dispute results in a changed report, the CRA cannot reinsert a disputed item into your file unless the source of the information verifies its accuracy or completeness. You will be given written notice telling you of the reinsertion including the name, address and phone number of the source. Outdated information are items older than seven years except for bankruptcies which may be reported for up to ten years.

- **Access to your file is limited.**

A CRA may only report information about you to people approved by the law- usually involving your applications for credit, insurance, employment, tenancy or other business.

- **Your consent is required.**

In general, you must give your consent or initiate certain transactions before a CRA may provide others with information in your file.

- **You may exclude your name from CRA lists, if such lists are maintained by the CRA, for unsolicited credit and insurance offers.**

If you receive such offers from a CRA, the CRA must provide you with a toll free number for you to use to have your name removed from such lists. If you call, you must be kept off such lists for 2years. If you return the CRA form, which you may request, you must be removed from such lists indefinitely.

- **You may seek damages from violators.**

You may seek damages in state or federal court from a person who willfully or negligently fails to comply with the FCRA or who obtains your report under false pretenses.

- **Several different federal agencies may enforce the FCRA.**



For questions or concerns regarding:

Please contact:

<u>CRA's creditors and others not listed below</u>	FTC-Consumer Response Ctr-FCRA Washington, DC 20580 202-326-3761 Comptroller of the Currency Mail stop 6-6
<u>National Banks, Federal branches-Agencies of foreign banks</u>	Washington, DC 20209 800-613-6743 Federal Reserve Board-Consumer Affairs
<u>Federal Reserve System member banks</u>	Washington, DC 20551 202-452-3693 Office of Thrift Supervision Consumer Programs
<u>Savings Associations & Savings Banks</u>	Washington, DC 20552 800-842-6929 Nat'l Credit Union Administration 1775 Duke St
<u>Federal Credit Unions</u>	Alexandria, VA 22314 703-518-6360 FDIC-Consumer Affairs
<u>State Charter Banks</u>	Washington, DC 20409 800-934-FDIC Dept. of Trans.-Financial Mgmt.
<u>Air, Surface or Rail common carriers</u>	Washington, DC 20590 202-366-1306 Dept. of AG.-GIPSA
<u>Activities subject to the Packers & Stockyards Act 1921</u>	Washington, DC 20250 202-720-7051

NATIONAL TENANT NETWORK - CHICAGO

Sample Rejection Letter

ABC Apartments
123 Main St.
Anytown, IL. 60000

Dear APPLICANT:

We regret to inform you that your application for a residence at _____ has been rejected. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended by the Consumer Credit Reporting Act of 1996 (Public law 104-208, the Omnibus consolidated Appropriations Act for the fiscal year 1997, Title ii, Subtitle D, Chapter I)

1. We have denied your application based on the following:

- Information contained in a consumer report obtained from the consumer reporting agency named in paragraph 2 of this letter.
- A consumer report containing insufficient information obtained from the consumer reporting agency in paragraph 2.
- Information received from a person or company other than a consumer reporting agency. You have a right to make a written request to us within 60 days of receiving this letter for disclosure of the nature of this information.

2. When a consumer report is used in making the decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer-reporting agency that provided the report was:

- Trans Union Consumer Relations, P.O. Box 390, Springfield, PA 19064 Phone: 1-800-916-8800.
- National Tenant Network, PO Box 1529, Sherwood, OR 97140.

3. Pursuant to section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency only provided information about our credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision to reject your rental application, nor can it explain why the decision was made.

4. You have certain rights under federal law, as explained in more detail in paragraphs 5-7 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your consumer report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the consumer report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its toll-free number listed above, or write to it at the listed address.

5. Pursuant to section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of our consumer report from the consumer reporting agency whose name is checked in paragraph 2 above. You must request the copy within 60 days of the date you receive this letter.

6. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report, a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.

7. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, contact your state or local consumer protection agency or your state attorney general's office.

Sincerely,
John Doe
ABC Apartments

MOVE-IN & MOVE-OUT REPORTING FORM INSTRUCTIONS

National Tenant Network, Inc. (NTN) has been providing tenant performance data to property owners and managers since 1980. Begun by property management professionals and attorneys with years of experience in owning and managing real estate, NTN was the first company of its kind and continues to set the standard for providing information to assist in the selection process. NTN has been chosen by hundreds of local and national property management firms and also by the Department of Housing and Urban Development (HUD) as the most comprehensive tenant performance reporting service in the U. S. In 1986, NTN was the first company in the tenant selection business to expand its geographical coverage across the U. S. Today it has millions of tenant performance records and covers 20 states (and growing) with the same detailed, timely and high quality reports from any one of its offices. There simply is no other company that can make the same claim.

- **We gather 100% of all available evictions.**
- **We also solicit from resident managers, apartment owners and property manager information regarding their present/former residents.**

FORM 1 CREATES THE TENANT FILE

FORM 1 IS THE "MOVE-IN" FORM. This form may be given to the applicant to fill out at the same time the formal application is filled out. Please make sure all information is legible. If you rent to the applicant please send NTN this form. **IF YOU DO NOT RENT TO THE APPLICANT DO NOT SEND THE FORM.** This form will establish the resident on your property and aid in 'skip outs' and false information on landlords being given at a future date.

FORM 2 COMPLETES THE TENANT FILE

FORM 2 is the move-out form. It is completed AFTER the resident has vacated the residence. Fill out the Form 2 completely. If the tenant was a "good" resident and did not breach the rental agreement, mark the line that says NO after "Tenant violation of tenancy agreement?" If the resident was NOT a good tenant, mark YES after "violation of agreement," and mark the appropriate boxes below. Sign the Form 2 and put your access # in the space provided. Remote software/online service allows the subscriber to pull national credit reports and search for evictions/tenant performance records. Information on these services may be obtained by calling our office.

Call our office NTN Chicago 630.889.6030 with questions or concerns.

Office hours:

9:00 a.m. to 5:00 p.m. Monday through Friday

Closed Saturday and Sunday

Internet services available 24 hours/7 days a week.

Please supply your "Access Number" when calling or faxing the NTN office.

Please have the "Access Number" on all payments mailed to NTN to insure proper recording.

PLEASE PRINT LEGIBLY

Applicant: _____ SSN#: _____/_____/_____

Driver's Lic/State: _____/_____/_____ DOB: _____/_____/_____

Spouse: _____ SSN#: _____/_____/_____

Driver's Lic/State: _____/_____/_____ DOB: _____/_____/_____

Checking Account #: _____ Bank: _____

Present Address: _____

City: _____ State: _____ Zip: _____

Current Landlord: _____ Phone: _____ How Long? _____

Previous Address: _____

City: _____ State: _____ Zip: _____

Previous Landlord: _____ Phone: _____ How Long? _____

Present Employer: _____ Phone: _____

Position: _____ Supervisor: _____

How Long? _____ Gross Income: \$ _____ per week { } per month { } per year { }

Other Income: \$ _____ per week { } per month { } per year { }

Spouse's Employer: _____ Phone: _____

Position: _____ Supervisor: _____

How Long? _____ Gross Income: \$ _____ per week { } per month { } per year { }

Other Income: \$ _____ per week { } per month { } per year { }

I (we) hereby certify that the information given to evaluate my application for tenancy is correct and complete. I authorize you to make any and all inquiries you feel necessary to evaluate my application for housing.

I (we) further understand that any false or incomplete information is grounds for immediate rejection of this application.

I (we) specifically authorize and request all present or previous employers, mortgage holders, landlords, rental agents, credit grantors, banks, accountants, stock brokers and local, state and Federal Government Agencies to release any requested information in the evaluation of my application for rental housing.

Date: _____ Applicant Signature: _____

Date: _____ Applicant Signature: _____

Manager/Leasing Agent: _____

Rental Address: _____ Rent Amount: _____



NATIONAL TENANT NETWORK-CHICAGO

MOVE-IN FORM 1

TENANT NAMES:

_____	_____
LAST	LAST
_____	_____
FIRST	FIRST
_____	_____
DOB:	DOB:
_____	_____
INITIAL	INITIAL

Apartment Applied For:

STREET ADDRESS _____ APT.# _____
 CITY/STATE/ZIP _____

TO SPEED SERVICE, PLEASE OBTAIN:

SSN _____	SSN _____
-----------	-----------

DRIVERS LICENSE

DRIVERS LICENSE

I CERTIFY THAT THE ABOVE INFORMATION IS CORRECT AND COMPLETE AND HEREBY AUTHORIZE YOU TO MAKE ANY INQUIRIES YOU FEEL NECESSARY TO EVALUATE MY APPLICATION FOR TENANCY INCLUDING CREDIT, CRIMINAL AND PUBLIC RECORD REPORTS.

IF I RENT THE UNIT, I UNDERSTAND THAT THE INFORMATION CONTAINED ON THIS FORM AND RENTAL AGREEMENT MAY BE MAINTAINED IN A TENANT PERFORMANCE DATA BASE FOR UP TO SEVEN (7) YEARS AFTER I VACATE THE PREMISES.

APPLICANT SIGNATURE(S)

CURRENT ADDRESS

_____	_____	_____
_____	Street Address	Apt.#
_____	City/State/Zip	

MANAGERS SIGNATURE

DATE

ACCESS #:

APPLICANT ACCEPTED? YES	NO	IF "YES", PLEASE RETURN THIS FORM TO
		National Tenant Network-Chicago
		450 E 22 nd Street #223
		Lombard, IL 60148
MOVE-IN DATE: _____		



NATIONAL TENANT NETWORK-CHICAGO

MOVE- OUT FORM 2

TENANT NAMES:

_____		_____	
LAST		LAST	
_____		_____	
FIRST	INITIAL	FIRST	INITIAL

ADDRESS _____ APT# _____
 CITY – STATE – ZIP: _____

SSN _____ SSN _____

DRIVERS LICENSE NUMBER: _____

DRIVERS LICENSE NUMBER: _____

MOVE-OUT DATE: _____

DID THIS TENANT VIOLATE THE RENTAL AGREEMENT? YES: ____ NO: ____

IF "YES" PLEASE CHECK LEASE VIOLATION BELOW:

- | | |
|---|---|
| 1. <input type="checkbox"/> MOVE OUT DATE: _____ | 10. <input type="checkbox"/> APT. DAMAGE. EST\$ _____ |
| 2. <input type="checkbox"/> TENANT WORTHY – WOULD RE-RENT | 11. <input type="checkbox"/> KEYS NOT RETURNED |
| 3. <input type="checkbox"/> NON-PAYMENT OF RENT: | 12. <input type="checkbox"/> TENANT GIVEN NOTICE |
| 4. DATE OF DELINQUENCY MONTH: _____ YEAR _____ | 13. <input type="checkbox"/> OTHER LEASE VIOLATIONS (CALL SUBSCRIBER) |
| 4. <input type="checkbox"/> NON-PAYMENT OF UTILITIES | 14. <input type="checkbox"/> SUBSCRIBER TRYING TO LOCATE |
| 5. <input type="checkbox"/> NSF RENT CHECKS/STOPPED PAYMENT | 15. <input type="checkbox"/> REFER TO COLLECTIONS (ATTACH COPY/ APP) |
| 6. <input type="checkbox"/> NO MOVE OUT NOTICE | 16. <input type="checkbox"/> PAID IN FULL |
| 7. <input type="checkbox"/> EVICTION FILING REQUIRED | |
| 8. <input type="checkbox"/> UNAUTHORIZED PETS | |
| 9. <input type="checkbox"/> UNAUTHORIZED APT OCCUPANTS | |

GOV'T HOUSING – SEC 8 / CONVENTIONAL 17. <input type="checkbox"/> FRAUD: \$ _____ 18. <input type="checkbox"/> PROGRAM VIOLATIONS (CALL SUBSCRIBER)

IS THIS INFORMATION DISPUTED BY TENANT? YES: ____ NO: ____		
_____	_____	_____
MANAGER SIGNATURE	DATE	ACCESS #
THE ABOVE MANAGER AGREES THAT IF ANY ITEM ON THIS FORM IS DISPUTED BY THE TENANT NOW OR IN THE FUTURE, THE MANAGER WILL PROMPTLY INVESTIGATE, REVIEW ALL RELEVANT INFORMATION AND PROMPTLY REPORT FINDINGS TO NTN. IT IS ILLEGAL TO REPORT INACCURATE INFORMATION		

Providing Move-Out (Form 2) Information

Effective October 1, 1997, the Federal Fair Credit Reporting Act (FCRA) has been amended. You will notice several additions to the NTN Move - Out Form 2 on the reverse side required by the amendments. You must fill out the NTN Form 2 *in full*. Those who furnish information to NTN on Form 2 should be familiar with Section 623 of the FCRA. You can find the FCRA on the Federal Trade Commissions Internet web site. (<http://www.ftc.gov>) Your State's law may impose additional responsibilities.

The FCRA prohibits providing information to NTN that you know (or conscientiously avoid knowing) is inaccurate. NTN recommends that your lease agreements provide an address where a former tenant may write to dispute the information that you report on NTN's Form 2.

If at any time you determine, whether from a letter sent to you by a former tenant or otherwise, that the information you provided on the form 2 is incomplete or inaccurate you must immediately notify NTN of the complete and accurate facts.

If NTN notifies you that a former tenant of yours has contacted NTN to dispute Form 2 information provided by you, you must:

1. Conduct an investigation reviewing all relevant information provided by NTN or by the tenant and promptly report the results to NTN.
2. Complete the review and report to NTN as soon as possible. The law gives you 30 days to complete your investigation and report to NTN.

If you are reporting delinquencies (Item 13 on NTN Form 2) you must indicate the month and year the delinquency began.

PLEASE KEEP THESE ITEMS:

- 1) APPLICATION WITH SIGNATURE OF RELEASE FROM APPLICANT
- 2) REJECTION LETTER
(Keep a copy of what you sent the denied applicant in the applicant's file)
- 3) INFORMATION GATHERED FOR SCREENING
- 4) MOVE-IN AND OUT INFO (Log onto ntnonline.com and enter this information so that we can help you track your residents. This important information is for all subscribers, and will stop skips and alert others to both problem and superior residents. This is a free service so take advantage of it.)

**You should also keep all signed applications, accepted or denied,
For three years to stay in compliance with FCRA regulations.**