Strategic Information Resources, Inc.

"Built on a Tradition of Service"

Private Landlord User Manual

155 Brookdale Drive
Springfield, MA 01104

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Strategic Information Resources is pleased to be your new provider of Tenant Screening Services. We have prepared the following quick start guide to help you implement our services.

At the time an individual applies for an apartment, ensure that they sign the resident release authorization. The background check can be initiated by following the simple steps outlined in this document.

SIR is committed to providing thorough and fast service to all of our clients.
We look forward to working with you.

Sincerely,

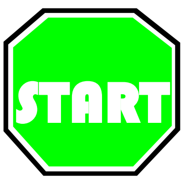
The Background Screening Team

Strategic Information Resources
155 Brookdale Drive
Springfield MA, 01104

<u>Before</u> Requesting A Background Check

- Be sure the applicant has completed and signed the background check release authorization.
    - Make sure that names, dates of birth, and social security numbers on all forms are legible. A simple mistake in this area could cause a criminal record to be missed.
        - All documents must be stored in a secure place per the Subscriber Service Agreement.

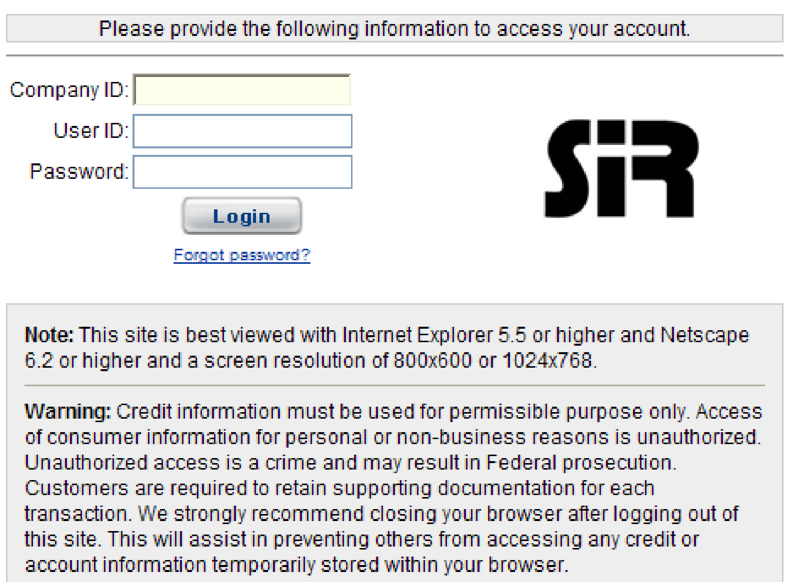
Now You Are Ready To Submit the Online Request



Step 1:
Point your browser to: http://www.backgrounddecision.com/pll
(We suggest that you save this as a favorite or as an icon on your desktop for easy future access)

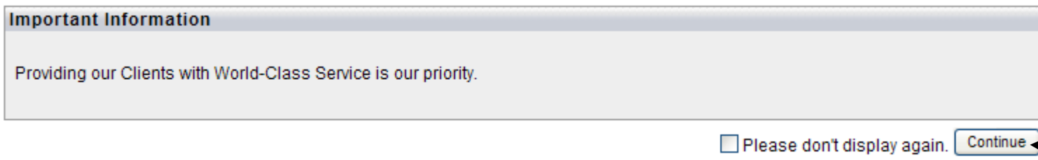
Step 2:
Click the LOGIN link in the upper left corner next to the SIR Logo. This will launch our encrypted web page in a new window.

Step 3:
Enter your Company ID and your login credentials.



Step 4:

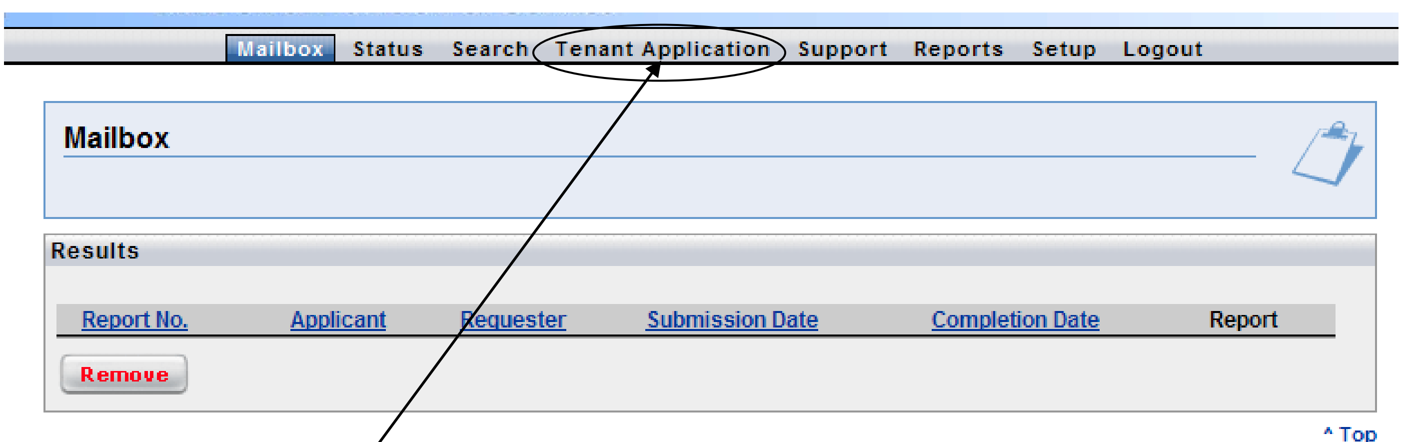
Upon successful login you may see our news & information page where we provide timely information about new services, features, and legal information. Please review this information and click CONTINUE at the bottom of the page.



Click Continue

Step 5:

You will be directed to your MAILBOX where you can view completed reports. We'll come back to this later. The screening process begins with the Application. To enter a new application, select the TENANT APPLICATION tab.   *We strongly suggest 1st time users change their password at this time. See Instructions below on* ***Changing Your Password****.*



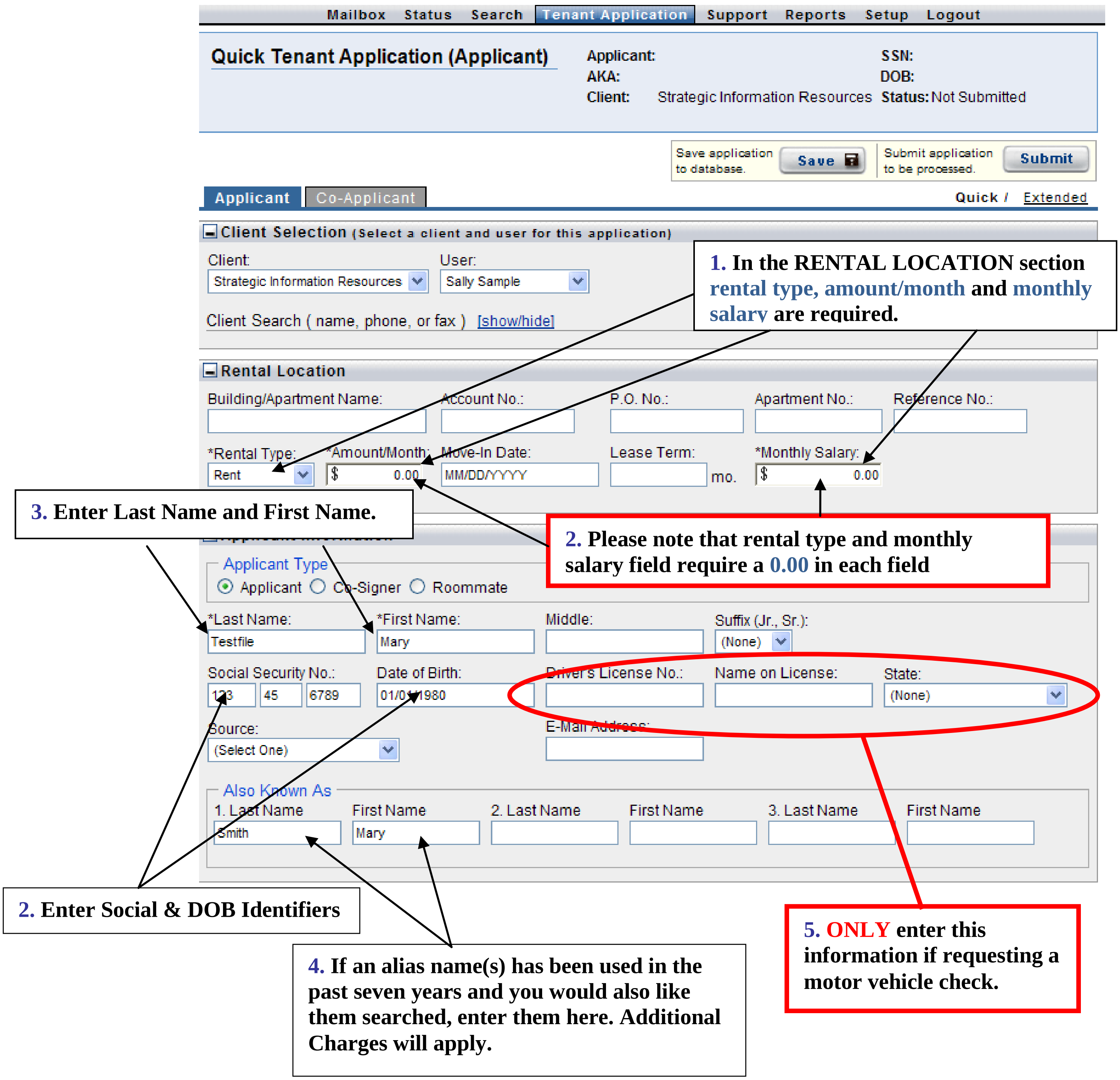
Click TENANT APPLICATION Tab

IMPORTANT NOTE:

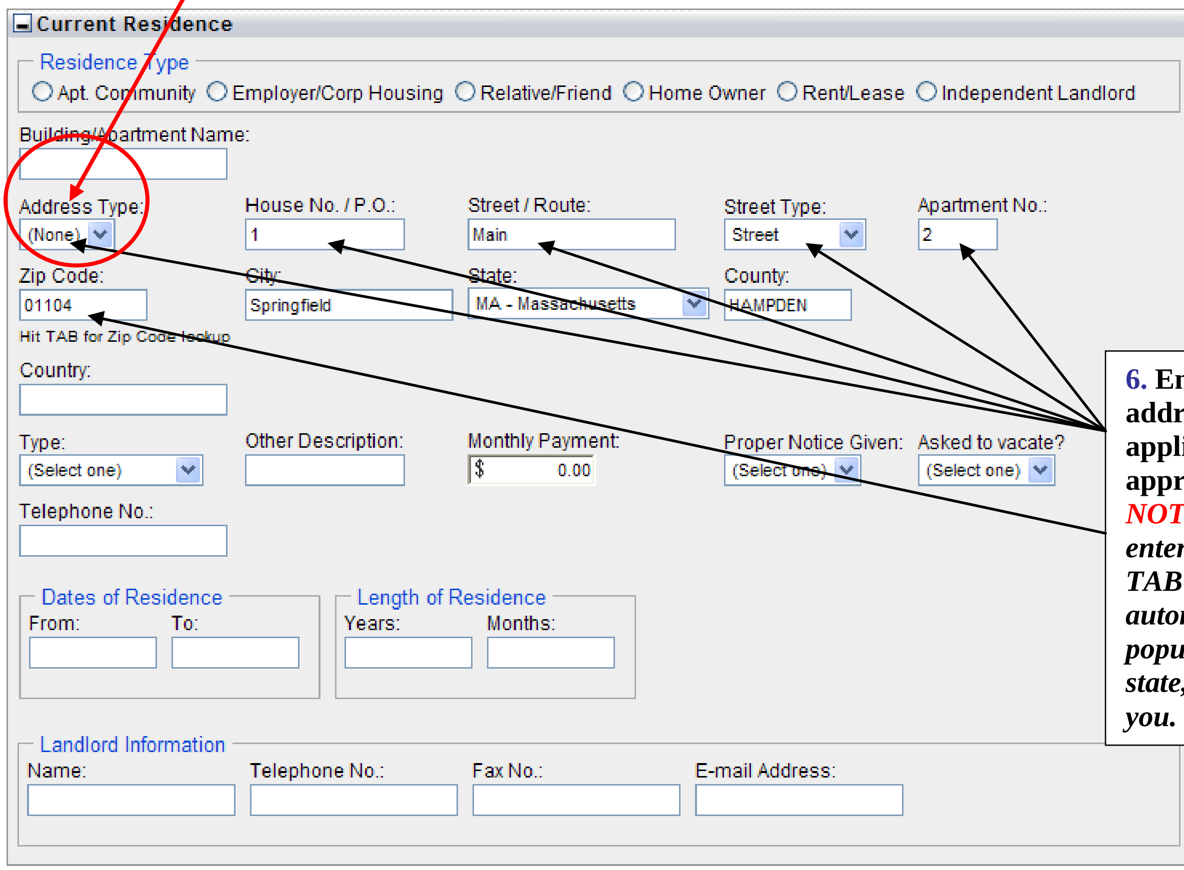
For security reasons, the FORWARD and BACKWARD navigation buttons in your browser will not function properly when using the online secure application.   Please use the navigation buttons within the application itself.

Step 6:

Carefully enter the basic information about the applicant as shown in the six steps below.



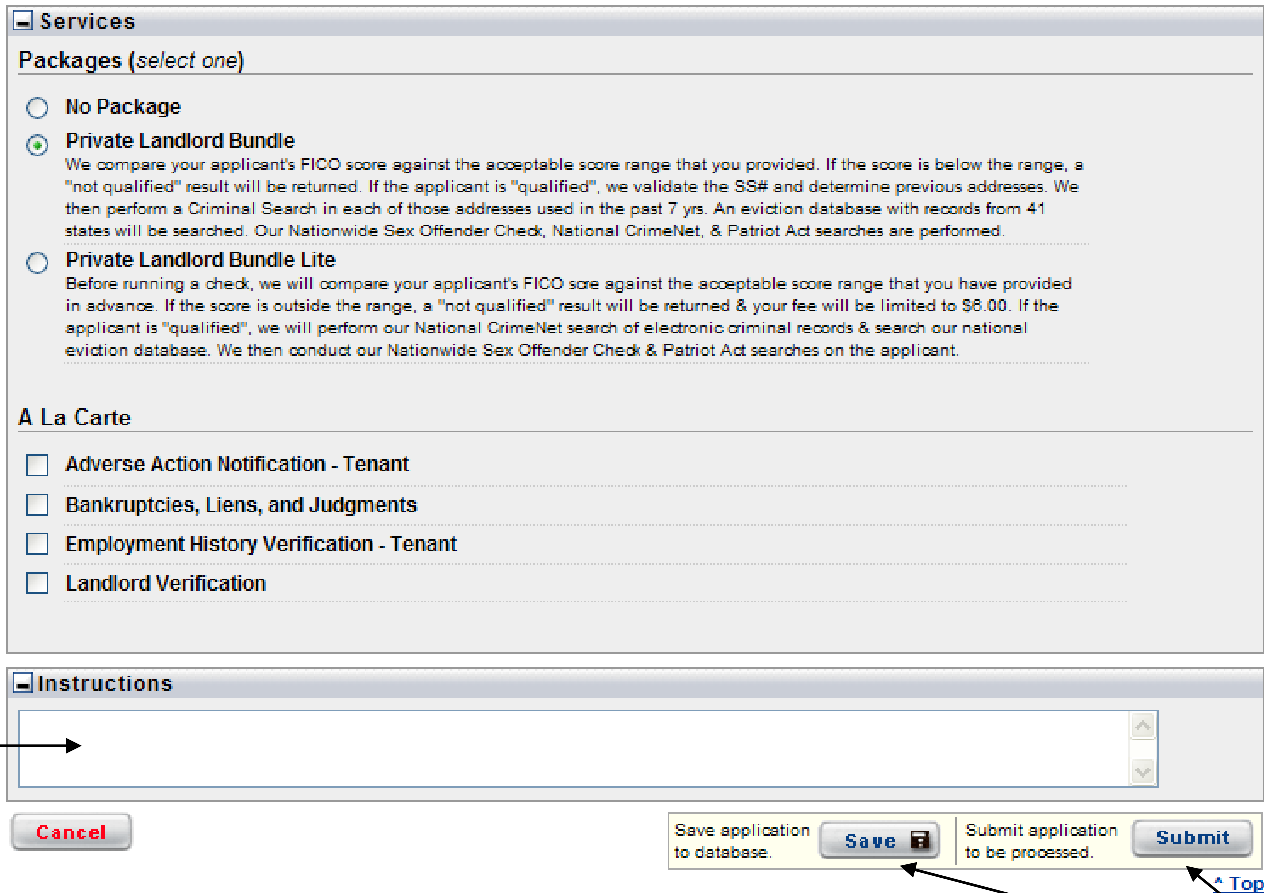
NOTE: **The “Address Type” field is only used for PO Boxes or Rural Routes**



6. Enter the current address of the applicant in the appropriate fields. ***NOTE:*** ***When you enter zipcode & hit TAB it will automatically populate the city, state, and county for you.***

Step 7:

Scroll down to the SERVICES area or, if using the Extended Application, click on the SERVICES tab at the top. Here you may select the appropriate packages and/or any a la carte services.



Step 8:

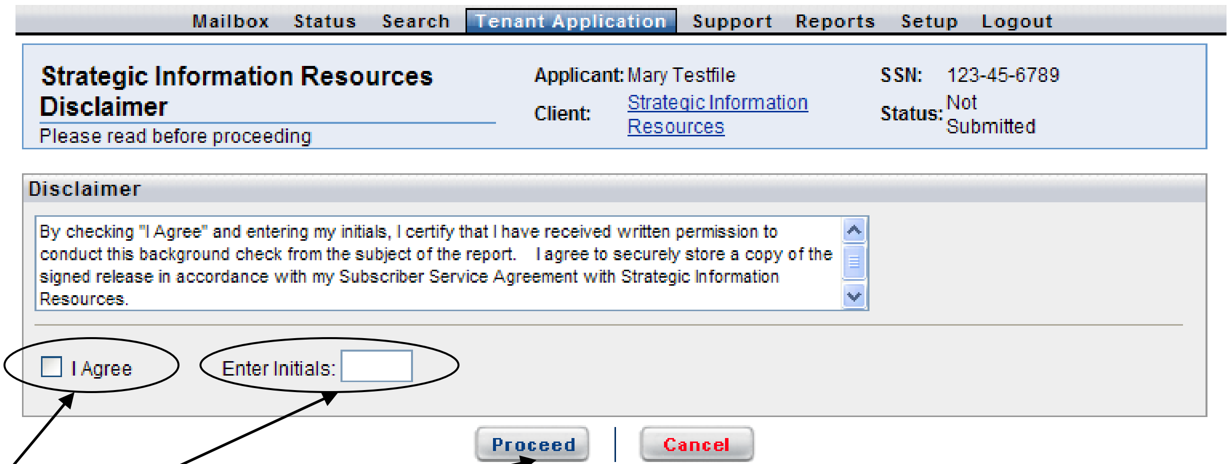
If there are any special instructions for this particular tenant that should be called to the attention of the screening team, enter it here. (Example: *You might use this space to inform* ***the production team that if the applicant disclosed problems with their credit due to past*** *situations and may not meet your minimum qualifying number, but you would still want us to do the full check, then to continue on with the search.)*

Step 9:

Hit SUBMIT. The application will automatically save when submitted. However, if you would like to save an application that you haven't finished, simply press the SAVE button. Your saved application can be easily recalled under the SEARCH tab later.

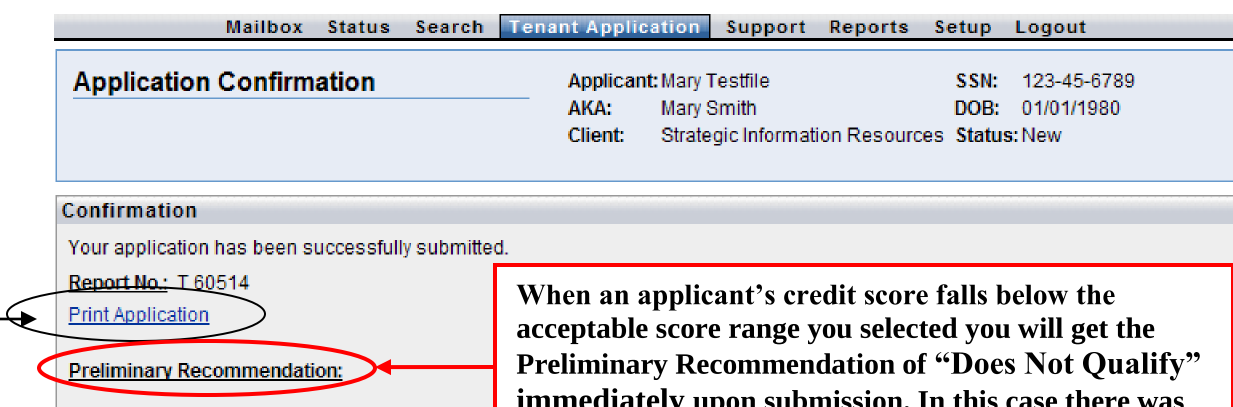
Step 10:

Once you submit an application, you will see the DISCLAIMER page. Having a signed release authorization is critical area of legal compliance. You must check I AGREE & enter your initials in the box. Then Click PROCEED.



Step 11:

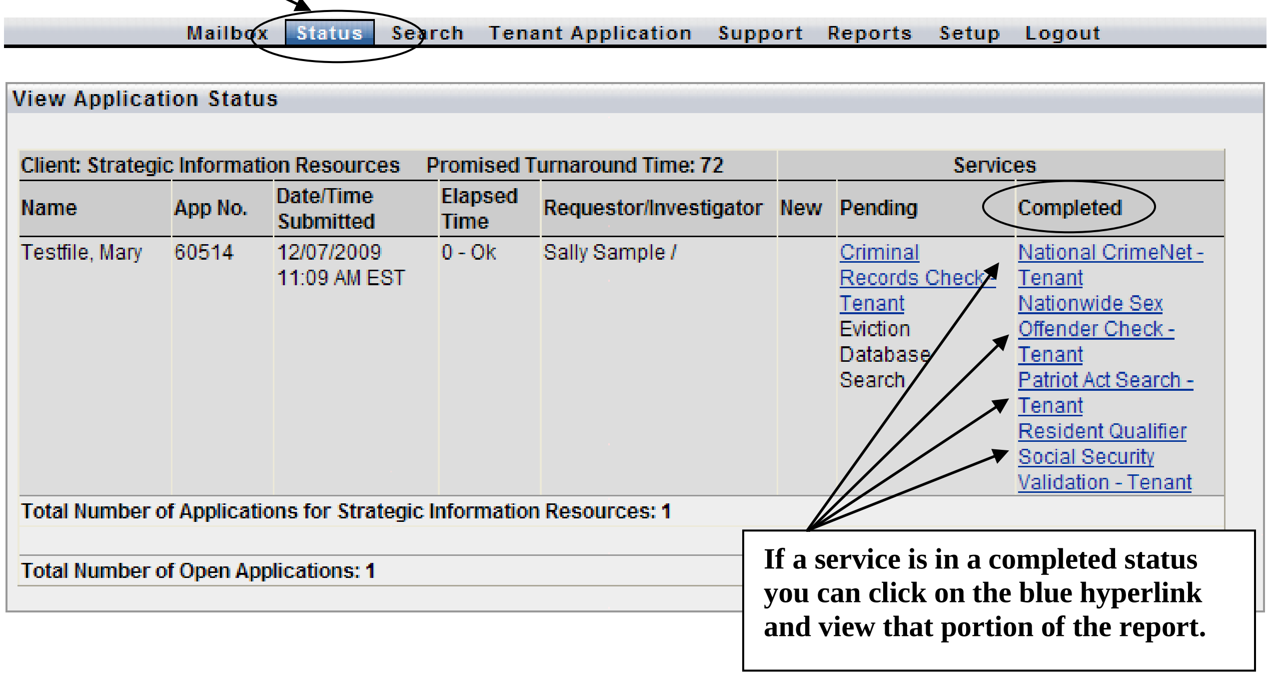
Once you submit an application, you will see the APPLICATION CONFIRMATION page. Select the PRINT APPLICATION hyperlink and then print the page for your records. Please remember to store this page in a secure place.



When an applicant's credit score falls below the acceptable score range you selected you will get the Preliminary Recommendation of "Does Not Qualify" immediately upon submission. In this case there was no Recommendation provided so the Applicant is qualified.

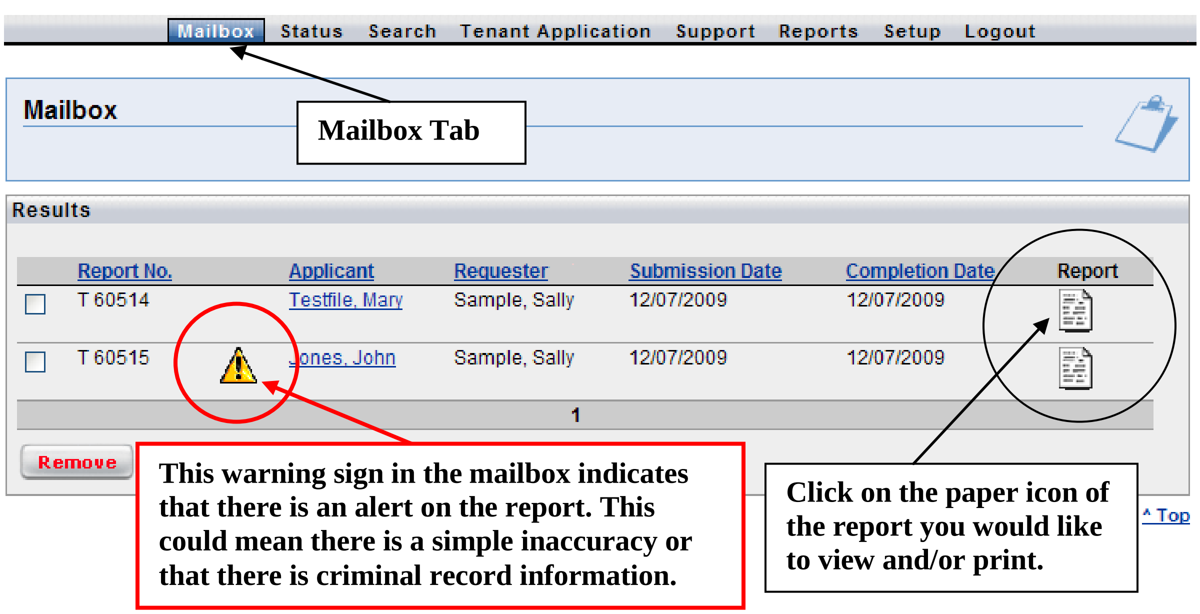
Status Page

At any time you can check the status of an application in progress by clicking on the STATUS tab.



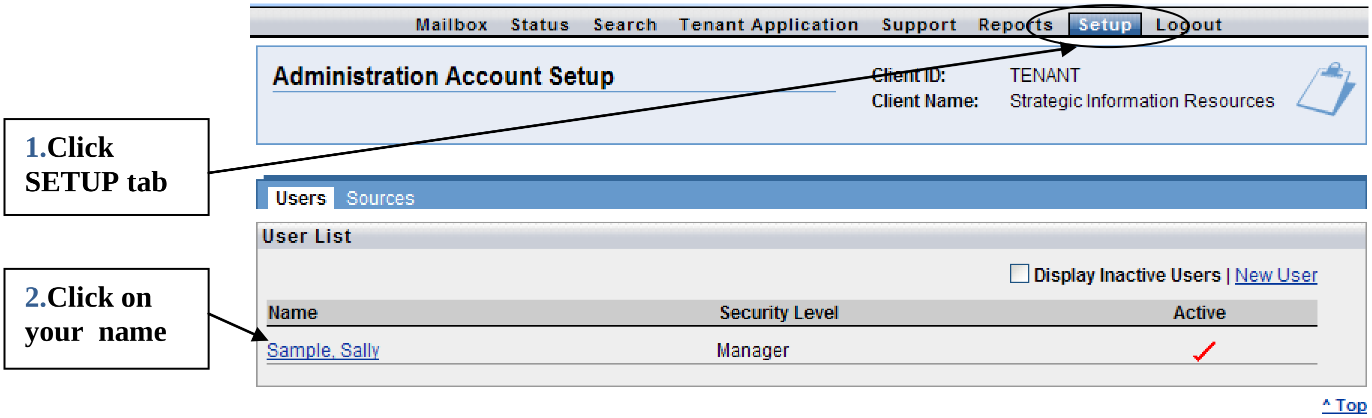
Mailbox

Once a background check is completed you will receive an email notification indicating that the report is complete. The report will now be available from the MAILBOX tab. To print and/or view a completed report click on the icon in the report column that looks like a piece of paper. You will be prompted to open or save the report from here.

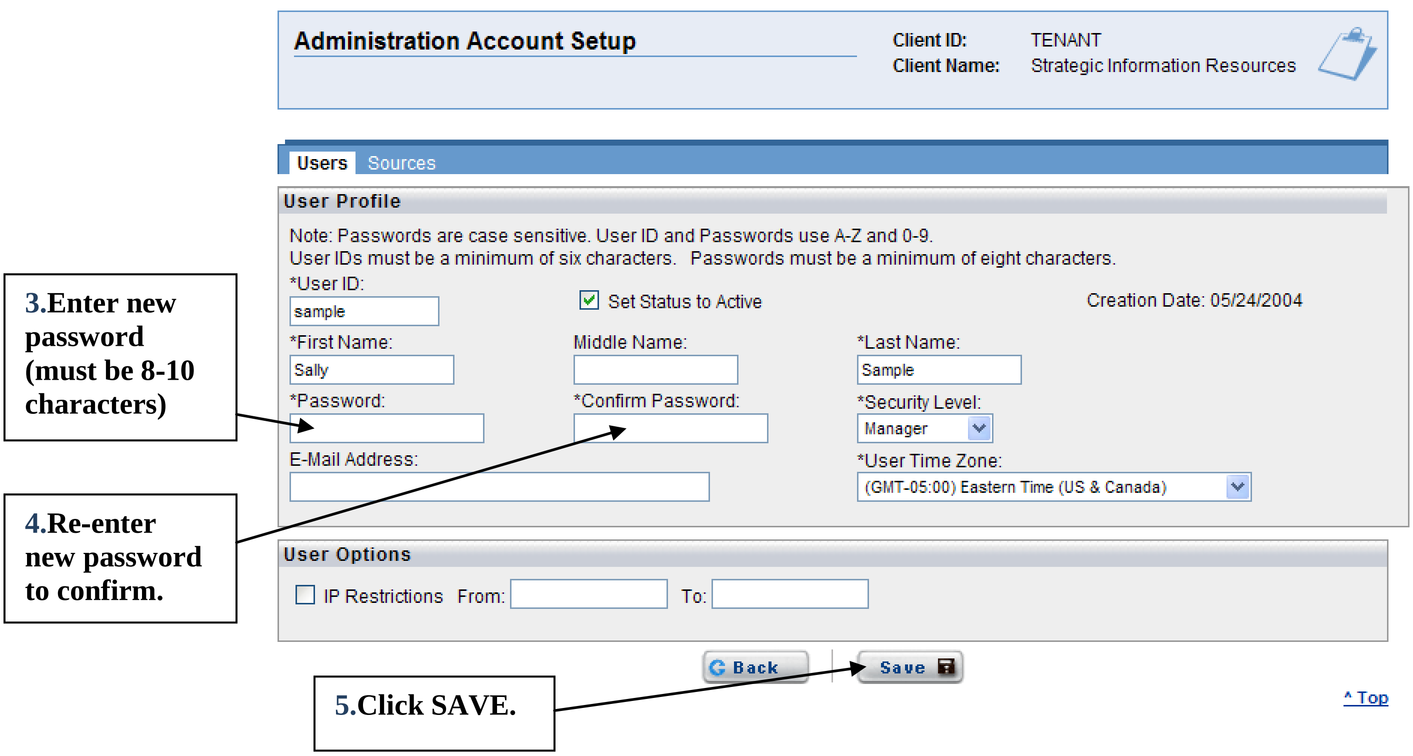


Changing your password

To change your password, click on the SETUP tab and then click on your name.



Once you click on your name the following screen will open up. In the PASSWORD field please enter a new password. Passwords are case sensitive and must contain 8-10 characters including numbers and letters. We recommend using a combination of upper and lowercase letters with at least one number for maximum security. In the field marked CONFIRM PASSWORD, please re-enter the new password to confirm. Click SAVE at the bottom of the page.



If the new password is saved correctly, a green bar will appear at the top indicating that the password change was successful.

Archived Reports

Once you have Removed completed reports from your mailbox they are not permanently deleted from the system. To search for archived reports, click on the SEARCH tab. You have several search options available although applicant's last name will probably be used most often.

- Under the **Keyword** dropdown select "Applicant Last Name."
- Under the **Modifier** dropdown select "Is" to enter full last name or "Contains" to enter partial last name.
- In the **Value** field enter the applicant's last name.

You are required to fill in all three fields or you will get a "No Record Found" result.

Adverse Action

If you make an adverse decision that is based in whole or in part on the report provided, The Fair Credit Reporting Act requires you to send an Adverse Action notice. You can find sample forms on our website. http://www.backgrounddecision.com/links.html

If you prefer, SIR will send the Adverse Action notice on your behalf. Here's how to make that request:

1. If the completed Report is still in your MAILBOX, click on the name of the applicant to whom you want a notice sent. This will open the original TENANT APPLICATION you submitted. *(Skip to Step 7)*
2. If the completed Report is no longer in your MAILBOX, click the SEARCH tab at the top.
3. Under **Keyword** select "Applicant Last Name" from the dropdown list.
4. Under **Modifer** select "Is" to enter full last name or "Contains" to enter partial last name.
5. In the **Value** field enter the applicant's last name.
6. Select the appropriate name from the search results by clicking the name (blue hyperlink). This will open the original TENANT APPLICATION you submitted.
7. Go to the SERVICES section and select ADVERSE ACTION from the a la carte menu.
    - **NOTE**: ***Do not un-select any of the other services or they will no longer display correctly on your completed report.***
8. Click the Re-Submit button. SIR will promptly mail the Adverse Action notice. At that time you will receive and updated version of the report showing the date that the notice was sent.

FCRA Compliance

This document has covered a portion of your obligations under the Fair Credit Reporting Act. Please consult with your own counsel for guidance and view the document, **"*What Landlords Need to Know*"** or visit the link at http://www.ftc.gov/bcp/edu/pubs/business/credit/bus49.shtm