



## North Sound Rental Industry Seminar - by SCAOA

### Saturday, November 5<sup>th</sup> 2011

### 9:00am-3:00 pm – Lunch Included!

### Holiday Inn Express 8606 36<sup>th</sup> Ave NE Marysville (across I-5 from Tulalip Resort Casino)

#### Topics:

9:00 a.m... starting off with the...

- 10 Most Common Landlord Mistakes & How to Avoid Them



**Chris Benis**, a partner with the law firm of Harrison, Benis & Spence, LLP, is currently Legal Counsel for the Rental Housing Ass'n (Seattle/Tacoma) and is a past President.

Chris serves the real estate industry, including real estate brokerages, individual investors, property management companies,

and homeowners.

He owns rental properties, building on his personal experience as a "second generation" landlord to advise his clients on practical solutions to their legal needs and concerns.

He assists clients with the acquisition of investment property, formation of entities such as LLCs, preparation of financing documents, and all manner of real estate disputes (such as construction defects, seller disclosure matters, condemnation, land use, zoning, boundary line disputes, etc.).

Marketing  
Lease up  
Records - Bookkeeping - Taxes

#### Costs

**Members:** \$45 pre-paid  
(\$40 "early-bird" with reservations by Sept. 21<sup>st</sup>)  
**Non-Members:** \$75 prepaid  
(\$65 "early-bird" by Oct. 21<sup>st</sup>)  
Join SCAOA for the Discount!  
\$75 for **ALL at the Door** (if space available)

To register, please refer to page 20 of this issue of the SCAOA Gazette, or call SCAOA at 425-353-6929

Staying overnight Fri/Sat? Call Holiday Inn Xpress (360-530-1234) – special king bed room rate of \$119  
Breakfast is included with room  
Use promotion **GRO**  
(as in GROw Your Rental Business)

#### More Topics:

Laws: RCW 59.18 is only half the law  
*Case law (court interpretations) are the other half*

Dealing with the Difficult Tenant

#### DOCUMENTATION

*Objective – Legal – Consistent*  
Evictions

Home Inspections

Loans – Mortgages – Seller Financing

Grow your Business

*From 1 unit -> to 20-plex -> Commercial*

Buy Right – Sell Right & Exit Strategies

*Retire without giving Uncle Sam half*

Market Trends – Residential – Commercial

Books & Other Resources

Legislative Agendas

- Screening Tips  
SCAOA Staff

Followed by

- Screening in Depth  
A few dramatic examples by

#### Rebekah Near, Founder & CEO of Orca Info

Helping property managers, landlords and employers to prosper in their industry has impelled Rebekah to move into the arena of instruction on all phases of the screening process, and investigative searches for them.



Rebekah/Orca are members of Affordable Housing Management Association, Council for Affordable Rural Housing, Washington Multi-Family Housing Association, and she is currently treasurer of the North-west Rental Owners Ass'n (Skagit, Whatcom, Island & San Juan)

Rebekah and her staff utilize the three major credit bureaus; search tens of thousands of court/criminal records, detect fraud on applications; and find missing or hiding individuals and their pertinent records. Company motto:

*"We can tell you more about them than their Mother"*



## **DETER \* DETECT \* DEFEND AVOID THEFT**

*Deter identity thieves by safeguarding your information.*

**Shred** financial documents and paperwork with personal information before you discard them.

**Protect** your Social Security number. Don't carry your social security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.

**Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.

**Never click** on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spy ware, and anti-virus software to protect your home computer; keep them up-to-date. Visit **OnGuardOnline.gov** for more information.

**Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

**Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

*Detect suspicious activity by routinely monitoring your financial accounts and billing statements.*

**Be alert to signs that require immediate attention:**

- \* Bills that do not arrive as expected
- \* Unexpected credit card account statements
- \* Denials of credit for no apparent reason
- \* Calls or letters about purchases you did not make

**Inspect:**

**Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.

- The law requires the major nationwide consumer reporting companies—Equifax, Experian, and Trans Union—to give you a free copy of your credit report each year if you ask for it.
- Visit **www.AnnualCreditReport.com** or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

*Detect against ID theft as soon as you suspect it.*

**Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an

initial 90-day fraud alert; a call to one company is sufficient:

- Equifax:** 1-800-525-6285
- Experian:** 1-800-397-3742
- TransUnion:** 1-800-888-4213

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

**Close accounts.** Close any accounts that have been tampered with or established fraudulently.

- Call the security fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at [FTC.gov/idtheft](http://FTC.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.

**File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.

**Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.

**Online:** [ftc.gov/idtheft](http://ftc.gov/idtheft)

**By phone:** 1-877-ID THEFT (438-4338)

**By mail:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., NW, H-130, Washington, DC 20580

To learn more about ID theft and how to deter, detect, and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request copies of ID theft resources by writing to:

**Consumer Response Center**

Federal Trade Commission  
600 Pennsylvania Ave., NW, H-130  
Washington, DC 20580

