



### **Note to Landlord On Use of These Two Forms:**

1. Give applicant(s) the TENANT SELECTION POLICY document up front. It can be on top of and attached to the hard copy rental application or if applicant(s) are applying online it can be presented BEFORE viewing online application.
2. Some landlords like to add a signature line at the bottom of document. Then applicant(s) sign the TENANT SELECTION POLICY. Manager of site or landlord can also sign. Include date of signature(s). Landlord then keeps a copy of the signed and dated TENANT SELECTION POLICY in appropriate folder.
3. After review of Tenant Screening Report - In the event landlord takes ADVERSE ACTION (denial of tenancy, required co-signer or increased deposit, etc...) landlord gives the Adverse Action/Consumer Rights Letter to applicant(s). Mark off appropriate areas indicating why "Adverse Action" was taken. If credit score was included in the tenant screening report, fill in the score section of the document as well (most landlords do not use the score).

**The above should help landlords comply not only with the Washington State Fair Tenant Screening Act of 2012, but with the Fair Credit Reporting Act and Credit Bureau regulations as well.**

**Rebekah Near is a public speaker and trainer on both Employment and Tenant Screening topics for Business Owners, HR Directors, Property Management and Landlord associations Nationwide. She has shared her knowledge of "minimizing risk - secrets to quality background investigations" with thousands at the local, regional and National level conferences. Soon Rebekah will have her classes available via webinar (look for them). Also, she is a Real Estate Clock Hour Instructor for the State of Washington. For more information and a list of classes, contact Rebekah directly: [rebekahn@orcainfo-com.com](mailto:rebekahn@orcainfo-com.com), 800-341-0022, [www.orcainformation.com](http://www.orcainformation.com)**



## TENANT SELECTION POLICY

When reviewing a Rental Application and Tenant Screening Report we will consider: Extenuating circumstances (temporary loss of job, medical reasons, family emergencies, etc.). Applicant's screening report will be reviewed for the following adverse (negative) information:

### **CREDIT**

Civil Judgments and/or collections for rentals and/or utilities  
Bankruptcy, foreclosures, negative credit  
Lack of credit history

### **COURT RECORDS**

History of criminal behavior that may negatively affect tenancy – drugs, sex offense, theft, robbery, assault, active warrants, etc...

### **REFERENCES**

Lack of 12 months of continuous, positive, objective rental history  
Negative and/or incomplete rental references

### **EMPLOYMENT/INCOME**

Lack of proper documentation proving adequate income to pay rent (earnings need to be 3 times rent amount)

#### **Screening Report will also be reviewed for:**

1. False information and/or omission of material fact listed on Rental Application
2. Lack of information provided on Rental Application

#### **Applicants need to provide:**

1. Copy of Social Security Card or equivalent proof of identity (Visa, Passport, etc)
2. Drivers License
3. Proof of adequate income
  - Most recent check stub with year to date earnings
  - Self Employed – Tax Returns for last two years
  - Retired – Copies of Deposit slips, Investment Earnings Documentation, Social Security Earnings Documentation, Bank Deposit History
  - Additional Income – Documents proving Child Support, Trust Funds, Bank Deposit History

In the event of Adverse Action (denial of tenancy, cosigner or increased deposit required) you have the right to a FREE copy of the background check we reviewed and processed by Orca Information, Inc. You also have the right to dispute the accuracy of any information therein.

**Do not ask the Property Manager/Landlord for a copy of the background check processed.** They are unable to give you a copy (Fair Credit Reporting Act). Upon Adverse Action the Property Manager/Landlord you are applying with will give to you the Adverse Action/Consumer Rights Letter. This letter describes in detail how you may obtain from the appropriate agencies and companies, a free copy of the background check

You have the right to obtain a FREE copy of your credit report each year from every credit bureau (Equifax, Experian, Trans Union). For a FREE copy log onto: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
Orca Information obtains their credit reports from Trans Union.

Note: In compliance with Washington State's Fair Tenant Screening Act of 2012, and the Fair Credit Reporting Act (FCRA), this is to inform you that the background investigation will be processed through Orca Information, Inc. We may be obtaining credit reports, court records (civil and criminal), arrest detention information, employment and rental references as needed to verify all information put forth on your rental application.  
Orca Information, Inc. contact information is: [www.orcainfo-com.com](http://www.orcainfo-com.com), [orca@orcainfo-com.com](mailto:orca@orcainfo-com.com), 800-341-0022, PO Box 277, Anacortes, WA 98221.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

Consumer's Rights  
FCRA Amendment – Section 615

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

This notice is to inform you that your application has been:

- Rejected
- Approved with conditions
- |                                                                           |                                                                                   |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <input type="checkbox"/> Residency requires an increased security deposit | <input type="checkbox"/> Residency requires last month's rent                     |
| <input type="checkbox"/> Residency requires a qualified guarantor         | <input type="checkbox"/> Residency requires an increased monthly rent of \$ _____ |
| <input type="checkbox"/> Other _____                                      |                                                                                   |

Adverse action on your application was based on the following:

- Information contained in a consumer credit report.  
 The consumer report did not contain sufficient information.  
 Information received in a criminal record.  
 Information received in a civil record.  
 Information received from an employment verification.  
 Information received from previous rental history or reference.  
 Other \_\_\_\_\_

If this box is checked, the adverse action was taken, in whole or in part, based upon a consumer report. If a credit score is included in the aforementioned consumer report, information about that credit score is found on page 2 of this notice. The consumer reporting agency(ies) that provided that report is (check all that apply):

**Trans Union:** 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022  
1-800-888-4213      [www.transunion.com/myoptions](http://www.transunion.com/myoptions)

**Orca Information, Inc:** P.O. Box 277, Anacortes, WA 98221  
1-800-341-0022      [www.orcainfo-com.com](http://www.orcainfo-com.com)

If this box is checked, the adverse action was taken, in whole or in part, based upon information received from a person or company other than a consumer reporting agency. When this occurs, you have the right to make a written request to us for a disclosure of the nature and scope of that information. Such a request must be made within sixty (60) days of receiving this letter.

Please note that the above designated Consumer Reporting Agency or Agencies did not make the decision to take the Adverse Action and are unable to provide you with the specific reasons why the Adverse Action was taken.

Pursuant to Federal law, you have the following rights: (1) Pursuant to the Fair Credit Reporting Act (FCRA), you have a right to obtain a copy of your Consumer Report. To obtain a free copy of your Consumer Report, you must request a copy within sixty (60) days of the date you received this letter by writing or telephoning the consumer reporting agency(ies) checked above. (2) If you believe your report contains any erroneous information, is inaccurate or incomplete, you have the right under the Fair Credit Reporting Act to dispute its accuracy or completeness of the information, and 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. (3) You also have certain rights under Credit Reporting and Consumer Protection Laws of your state. For further information, you can contact your state or local consumer protection agency, or your state's attorney general's office.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
AGENT/OWNER Signature

\_\_\_\_\_  
AGENT/OWNER Signature

**Para información en español, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N. W., Washington, D. C. 20580.**

### Credit Score Disclosure

The following disclosure is made in accordance with Section 1100 of Dodd-Frank Wall Street Reform and Consumer Protection Act. The Act amends Section 615 of the FCRA to add a new requirement that a person (End-user) taking Adverse Action... “provide to the consumer written or electronic disclosure (A) of a numerical credit score as defined in section 609(f)(2)(A) [of the FCRA] used by such person in *taking any adverse action based in whole or in part on any information in a consumer report*; and (B) of the information set forth in subparagraphs (B) through (E) of section 609(f)(1).”

If adverse action was taken, in whole or in part, based upon a consumer report and if that consumer report includes a credit score, information regarding that score is displayed below.

<b>Numerical Score:</b>	<i>from the credit report</i>
<b>Score Range:</b>	<b>Transunion (350-900)</b>
<b>Score Factors:</b>	<i>from the credit report</i>
<b>Score Date:</b>	<i>from the credit report</i>
<b>Score Source:</b>	<i>credit bureau - from the credit report</i>

Note that a credit score is a number that takes into account information in a consumer report and that a credit score can change over time to reflect changes in the your credit history.

## ***A Summary of Your 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 CRAs 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 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s 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 a state attorney general to learn those rights.

**You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

**You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

**You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

**Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

**You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA - that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

**Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

**Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

**Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

**You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

**You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:

PLEASE CONTACT:

CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051



## **PÓLIZA DE SELECCIÓN DE ARRENDATARIO**

Al revisar una Solicitud de Alquiler y el Informe de Investigación de Arrendatarios, nosotros tomaremos en cuenta: las circunstancias atenuantes (la pérdida temporal de trabajo, razones médicas, emergencias familiares, etc.). El informe de Investigación de Arrendatarios será revisada para las siguiente información negativa:

### **CRÉDITO**

Juicios civiles y / o colecciones de alquiler y / o servicios públicos  
Quiebra/bancarota, Ejecuciones hipotecarias, crédito negative  
La falta de historial de crédito

### **ANTECEDENTES PENALES/REGISTROS DE CORTE**

La historia de la conducta criminal que puede afectar negativamente tenencia , ejemplo--drogas, delitos sexuales, robo, asalto, Ordenes Activas de detencion, etc.

### **REFERENCIAS**

La falta de 12 meses de continuo, historial positivo  
Referencias de renta negativos y / o incompleta (s).

### **EMPLEO / INGRESOS**

La falta de la debida documentación demostrando ingresos suficientes para pagar la renta (ganancias tienen que ser tres veces la cantidad de la renta)

### **Informe de investigación de Arrendatario también será revisado por:**

1. Información falsa y / u omisión de un hecho material que aparece en la solicitud de alquiler
2. Falta de información sobre la solicitud de Alquiler

### **Los solicitantes deben proporcionar:**

1. Copia de la tarjeta de Seguro Social o un documento equivalente de identidad (visa, pasaporte, etc)
2. Licencia de conducir
3. Prueba de ingresos adecuados

Talón de cheque más reciente con el año de los ingresos de hasta la fecha

Trabajador por cuenta propia - declaraciones de impuestos para los últimos dos años

Retirado - copias de las boletas de depósito, la documentación de inversión las ganancias, la documentación de la Seguridad Social, historial de Depósito Bancarios

Ingresos adicionales - los documentos que proveen manutención de menores, los fondos fiduciarios, Historial de depositos bancarios

En el caso de la acción adversa (rechazo de la tenencia, fiador/cofirmante o depósito aumento requerido) usted tiene el derecho a una copia gratuita de la verificación de antecedentes que se reviso y fue procesado por Orca Information, Inc. Usted también tiene el derecho de disputar la exactitud de la información que contiene.

**No le pida al administrador de propiedad/propietario de propiedad, una copia del informe de antecedentes/investigación que fue procesado.** Ellos no pueden proporcionarle una copia dado a las leyes de Accion de Reportar Credit Justo (Fair Credit Reporting Act). Después de la Acción Adversa tomada, el administrador/propietario de la propiedad de donde usted aplico, le dará una Carta de Acción Adversa/Derechos del Consumidor. Esta carta describe en detalle como usted puede obtener de las agencias y compañías apropiadas, una copia gratuita del Informe de Antecedentes/Investigación que fue procesado.

Usted tiene el derecho a obtener una copia gratuita de su informe de crédito cada año de cada oficina de crédito (Equifax, Experian, TransUnion). Para obtener una copia gratuita, ingrese a:  
<http://www.annualcreditreport.com>

\*Orca Information, Inc. obtiene sus informes de crédito de TransUnion.

Nota: En cumplimiento con el Estado de Washington la Ley de Investigación de Arrendatarios de 2012, y la Accion de Reportar Credit Justo (Fair Credit Reporting Act-FCRA), esto es para informarle que la investigación de antecedentes se procesaran a través de Orca Information, Inc. Es posible que se obtengan informes de crédito, registros de corte (civiles y penales/criminales), Informacion de detencion/arresto, referencias de alquiler y empleo, según sea necesario para verificar toda la información puesta en su solicitud de alquiler.

Orca Information, Inc., Contacto: [www.orcainformation.com](http://www.orcainformation.com), [orca@orcainfo-com.com](mailto:orca@orcainfo-com.com), 800-341-0022, PO Box 277, Anacortes, WA 98221.

\_\_\_\_\_  
Firma de Solicitante

\_\_\_\_\_  
Nombre en Molde

\_\_\_\_\_  
Fecha

\_\_\_\_\_  
Firma del Solicitante

\_\_\_\_\_  
Nombre en Molde

\_\_\_\_\_  
Fecha

## **DERECHOS DE CONSUMIDOR**

### **FCRA AMENDMENT-SECTION 615**

Estimado Candidato:

Esta carta es para informar a usted que su aplicación para un apartamento/casa en el dirección \_\_\_\_\_ esta rechazado; Requerir un depósito en la cantidad de \$ \_\_\_\_\_; Requerir una firma adicional para que alguien responde por usted en su contrato de arrendamiento; Requerir un aumento de la renta mensual en la cantidad de \$ \_\_\_\_\_.

Esta carta es para informar a usted de cierta información en respeto de la Fair Credit Reporting Act, 15 U.S.C., Section 1681, enmendado por el Consumer Credit Reporting Reform Act of 1996 (Public Law 104-209, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title, II, Subtitle D, Chapter 1.)

La accion que estaba tomado en su aplicación esta hecho en referencia de uno o mas de los siguientes:

- Información contenido en el reporte de credito de consumidores, obtenido por la compania de reportes de credito mencionado en el parrafo 2 de esta carta.
- Reporte de credito de consumidores contiene información insuficiente; obtenido por la compania de reportes de credito mencionado en el parrafo 2 de esta carta.
- Información obtenido de una persona o compania aparte de la agencia de reportes-consumidores, tal como historia de empleo/arriendo. Tienes el derecho de pedir por escrito a: ORCA Information, P.O. Box 277, Anacortes, WA 98221. Telefono: (360) 588-1633 dentro de 60 dias de haber recibido esta carta para las razones de esta información. Favor de incluir copias de tu licencia de conducir (identificación con foto) y copia de tu tarjeta de Seguro Social para identificación.

Cuando un reporte de credito esta usado para hacer el decisión, Section 615 (a) de la Fair Credit Reporting Act requerir que nosotros debemos contar a usted donde recibimos el reporte. La agencia de reportes-consumidores que proveo el reporte es:

- ( ) Trans Union Consumer Relations, PO Box 390, Springfield, PA 19064.  
Telefono: 1-800-888-4213
- ( ) CBI/Equifax Credit Information Service, PO Box 740241, Atlanta, GA 30374-2041  
Telefono: 1-800-685-1111

Relativo a Section 615 de la Fair Credit Reporting Act, estamos notificando a usted que las agencias mencionadas encima, solamente proveen información de tu historia de empleo/arriendo/credito. No tomo parte en la accion que fue hecha en su aplicación, ni puede explicar la decisión hecha.

Tienes ciertos derechos bajo la ley Federal, se explica en mas detalle en los parrafos 5-7 abajo. Relativo a la Fair Credit Reporting Act, tienes derechos de obtener una copia de tu reporte de credito, disputar la exactitud, y proveer una declaracion describiendo tu posicion si es que disputas el reporte de credito. Si piensas que tu reporte es incorrecto, puedes llamar a la agencia de reportes consumidores al numero gratis que fue mencionado arriba or escribir al dirección tambien mencionado arriba.

Relativo a Section 612 de la Fair Credit Reporting Act, tienes el derecho de obtener una copia gratis de tu reporte de credito de la agencia de Reportes Consumidores que esta notado arriba. Tienes 60 dias de la fecha que recibiste esta carta para pedir una copia gratis.

Relativo a Section 611 de la Fair Credit Reporting Act, si disputes cualquier información de tu reporte, tienes el derecho de poner una declaración de consumidor de 100 palabras explicando tu posición de la que estas disputando. Hay empleados que pueden ayudar preparar la declaración.

Puedes tener derechos adicionales bajo el reporte de credito o leyes protectando consumidores de tu estado. Para mas información puedes comunicarte con tu agencia de protección consumidores de tu estado o la oficina de abogados generales.

Sinceramente,



## **RESIDENT ACCEPTANCE POLICY**

**SCORING:** Each applicant's screening report shall be reviewed for three types of adverse information; *NEGATIVES, TERMINALS and REQUIREMENTS*. If *THREE* or more *NEGATIVE* items are found in a report, with no extenuating circumstances (example: temporary loss of job, medical reasons, family emergencies, etc.), applicant will be denied.

**NEGATIVES: The following items shall be considered negative items:**

- Any two trade lines rated as having gone to collection in the last seven years.
- Any trade line "charge-off" (Rated 09), discharged Chapter 13 Bankruptcy, vehicle repossession, lien or any unpaid civil judgment in the last seven years.
- Any rental reference that includes more than 1 late rent payment or shows more than 1 NSF check.
- Any instance of unauthorized pets or persons occupying a unit rented to the applicant.
- Any instance of improper or lack of Intent to Vacate notice and/or a lease broken by the applicant.
- Any employment situation temporary in nature.

**TERMINALS: The following items shall be considered terminal and sufficient to decline application:**

- Any OPEN bankruptcy.
- Any false or misleading information provided by the applicant on rental application or omission of a material fact.
- A total of \$400 or more in unpaid collections in the last 7 years (excluding medical).
- Any unpaid apartment collection / Negative rental OR incomplete reference.
- Any Eviction Action and/or any current 3-Day or 10-Day Notice.
- Any income level or combined income level in the case of co-applicants, which does not meet the income requirements.
- Any conviction for the selling or possession of drugs with intent to sell, or any conviction for contributing to the delinquency of a minor.
- Any conviction for possession of a controlled substance or drug paraphernalia.
- Any registered or unregistered sex offender.
- Any history of disruptive, malicious, violent behavior and/or more than 2 convictions of Domestic Violence.
- Any false or misleading information provided by the applicant on the written application or omission of material fact.
- Any criminal conviction which involves theft, burglary, robbery, serious offense, or a crime of violence with a firearm.

**REQUIREMENTS: 12 months of verifiable RENTAL HISTORY. Failure to provide rental history will result in a terminal.**