

Dear Property Manager,

Welcome! Enclosed please find the paperwork that you will need in utilizing our screening services.

The first two pages are information about BDR and our services.

The third page is our price sheet. This is for your reference and can also be sent in with a submitted report for clarification on what type of report you are requesting.

The fourth page is a criteria to rent form. We suggest that you run copies of this form and each time that you hand out an application, you should also hand out this form. We do not need it to be faxed here, just staple it to the application for your files. The primary purpose of this form is to protect you. It tells an applicant up front what you require and should stop them from claiming discrimination.

The fifth page is the denial letter. Anytime that you deny an applicant you must notify them in writing as to why. This form must be completed and sent out within 10 days of the denial.

The last two pages are the Client Screening Agreement and a list of a couple things we need from you. These documents are needed in order to set up your account and get you started.

Please place your client code on each application that you send in. This is the only way we have to know who is requesting a screening.

Again, thank you for your business and we look forward to working with you.

Chadlea Beznaiguia

Karly Wheeler

Office Managers

Bonded Data Research, Inc. (BDR) was created as a full service information provider. We are the premier investigative solution, offering the best in residential and employment screening, as well as collections.

BDR, owns and continuously maintains a proprietary database with access to important information. It is the most complete method of investigating an individuals personal background. The reports we provide are comprehensive, informative, and individualized to meet the standards of each one of our clients.

Our professional staff, with 25 years of combined experience, has been trained to work as a team in the collection and interpretation of information we receive. That information is then relayed comprehensively in written reports we provide to our clients. We pledge honesty and adherence to the strictest of ethical standards. Not only in how we conduct business, but also in the relationships we build with our clientele.

We are pleased to know that you are interested in using our services. Choosing the correct screening agency is a very important step in protecting your residential assets. BDR **IS** the agency you need. We are unrivaled in our service and none of our competitors have the personal touch that we provide. We welcome you, and are looking forward to becoming your screening agency.

RESIDENTIAL SCREENING

You as a property owner or manager require information that is up-to-date and comprehensive. BDR knows how important it is to provide clients with current and accurate information. BDR also knows how important it is to have friendly customer service and personal attention to detail. BDR feels confident that we possess the integrity, knowledge, and skills needed to assist you with the responsibility of successfully screening your applicants.

The prospective resident should pay the cost of screening in full at the time the applications are turned in. Therefore, there is no out of pocket expenses or accounting time to you. **Our goal is to provide our clientele with a cost-effective service. Competitive pricing, service guarantees, meeting and exceeding our clients wants and needs, are the reason why we are proud to serve as your screening agency.**

Our billing process is also very simple and allows you to focus on the day to day business of your property. Simply have the applicant(s) make out a check or money order payable to BDR. Then when you receive your invoices send in the checks and / or money orders.

PUBLIC RECORDS INFORMATION

Public records play a very important part in determining an applicant's past and present behavioral patterns. This information is important for employers or landlords who want to keep away those individuals who have criminal records or evictions in their past. BDR has on-line access to most courts. In the state of Washington BDR has access to municipal, county and superior court levels. We also have on-line access to 49 states at the Federal Courts level.

Most importantly, we have access to the Washington State Sex Offenders listing! This is a listing of all registered sex offenders within the state of Washington. This listing is updated quarterly and contains the names, birth dates, dates of offense, and the county in which the offender registered. Utilizing this can only help you to protect yourself and your residents from sexual predators.

COLLECTIONS

Bonded Adjustment Company, Inc is our parent company and is available for your residential, commercial and private collection services. Established in 1916, they have been serving Spokane and the Inland Northwest longer than any other agency. As members of the Washington Collectors Association and the American Collectors Association, they can also assist you in your out-of-area business and delinquencies. We have been fully computerized since 1983, and all accounts are reported to all three national credit-reporting agencies. The staff is trained in collection procedures and is dedicated to standards of superior performance within the collections industry. You will be assisted in listing your accounts, provided status reports, and additional collection needs upon your request. Bonded Adjustment Company consistently boasts one of the highest collection averages in Spokane, and is currently collecting 5% higher than the national average. **WE WORK FOR YOU.**

***If you have any questions, have judgments or outstanding balances you would like to have collected on,** please call 509-755-8200 or toll free 888-467-9300 and ask for Chadlea or Karly.

RESIDENTIAL SCREENING COVER SHEET

PLEASE INDICATE TYPE OF REPORT REQUESTED

"B.D.R Short Report" \$25.00

Criminal Background Search ***
 Washington State Sex Offender's Database
 Credit Report with "Hawk Alert" and
 Social Security Number Verification
 Financial Profile
Cosigner is \$8.00

"B.D.R. Full Report" \$35.00

Criminal Background Search***
 Washington State Sex Offender's Database
 Credit Report with "Hawk Alert" and
 Social Security Number Verification
 Current Employment Verification
 Three years Residential Verification
 Financial Profile
Cosigner is \$8.00

"B.D.R. Specific Reports"

- | | |
|--|---------|
| <input type="checkbox"/> Credit Report | \$10.00 |
| <input type="checkbox"/> Sex-Offenders Database Search | FREE |
| <input type="checkbox"/> Criminal Records Search | \$20.00 |
| <input type="checkbox"/> Cosigners Report | \$8.00 |

cosigner for: _____

*** Not all states are available.

Dear Applicant:

Thank you for the opportunity to consider your application for rental occupancy. However we regret that we are unable to approve your application at this time for the following reason(s):

Insufficient attachable income Unable to verify income
 Unable to verify employment Unable to verify previous residency
 Based in whole or in part on information contained in a credit report obtained from the
Credit Reporting Agency named below.

Trans Union Consumer Relations, PO Box 390 Springfield, PA 19064 Phone: 1-800-888-4213

Based on, in whole or in part, information received from Bonded Data Research, Inc. You have a right to make a **written request** to Bonded Data Research, Inc. at 1229 W 1ST Spokane, WA 99201, no later than 90 days after receipt of this notice, for disclosure of the nature of this information.

Trans Union's only role was to provide credit information and cannot provide specific reason why your tenancy cannot be approved at this time. You have the right, under the Fair Credit Reporting Act, to receive a free copy of your credit report if requested within 60 days of this notice and a right to dispute with the reporting agency the accuracy or completeness of any information provided in your credit report.

The information provided in this notice is pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended by the Consumer Credit Reporting Reform Act of 1966 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity Washington D.C. 20123.

Sincerely,

Date:

Client Screening Agreement

The undersigned Client agrees to use Bonded Data Research, Inc (B.D.R) for residential screening services at pre-determined prices. The undersigned further agrees to provide information on its applicants from others upon request from BDR and all information will be submitted and received with the following conditions:

1. Client agrees to hold harmless and indemnify BDR, its employees, agents and representatives from any claims or damages, including defense of such claims arising from the use of any and all information provided by BDR, with regards to the terms of this agreement, including, without limitation, disclosure or publication contrary to the requirements of the FCRA (Fair Credit Reporting Act (PL91-509)), and the Washington Fair Credit Reporting Act (RCW 19.182.005).
2. Client understands that BDR cannot insure the accuracy of the information provided by BDR due to unreliable information, either intentional or unintentionally provided by either applicant, client or sources. Client understands and agrees the information provided by BDR is not guaranteed, and releases BDR and its agents, affiliates, employees from liability for any negligence with the providing of any and all reports from any loss or expense suffered, either directly or indirectly from the information provided by BDR.
3. Any and all information obtained from any research source is maintained in the strictest confidence. Only BDR agents and staff will request reports or applicant information.
4. Clients agree to pay for services, reports upon receipt of a BDR invoice at the pre-determined rate. All rates include applicable sales tax for the city in which the report is initiated.
5. All consumer reports obtained for employment screening will be used in accordance with all Local, State and Federal Fair Credit Reporting Act laws and any other applicable law. B.D.R. hereby agrees to furnish, upon signing of this agreement and upon request by Client, a copy of all Local, State and Federal laws regarding consumer reports (credit reports) for employment purposes.

Client Information

Company Name: _____

Printed or typed name: _____ Signature: _____

Billing Address: _____

Date: _____ Phone: _____ Fax: _____

Client Code: _____

Thank you for signing up with Bonded Data Research!!! We are confident that you will be happy with the decision you've made and we look forward to helping you select the best possible applicant that you can.

Before we can begin to screen for you there are a few things that we need from you.

1) Client Screening Agreement

Once this is returned we will establish a personal client code for you.

2) Proof that you have permissible purpose to obtain credit reports and that you are obtaining them for the purpose that you've stated. Trans Union requires all resellers to obtain the items listed below. These will not be shared with anyone and will be kept confidential in your file.

Landlords:

- A copy of your drivers license, state ID card or checking account information.
- One of the following for each property being rented:
 - A copy of the County Tax Assessor's Bill
 - A copy of the Escrow / closing statement (Document must be dated within the last 12 months, show the rental property address and your name.)
- One of the following for each rental property address:
 - Deed, Public Record Verification, Property Insurance, Utility Bill, Flood Certificate or Title Insurance. (Document must be dated within the last 12 months, show the rental property address and your name.)

Again, we at BDR are looking forward to assisting you. If you have any questions please feel free to contact us.

Chadlea Beznaiguia

Karly Wheeler

Office Managers

POLICY ADDENDUM:

Bonded Data Research would like to notify all clients that; beginning August 13th, 2007, we will be instituting two policy changes. These changes are being made so that we can improve the quality and timeliness of our tenant/employment investigations. As always, we are committed to providing our clients with the most accurate and detailed information regarding their prospective tenants/employees.

1. ALL APPLICATIONS MUST BE COMPLETE BEFORE BEING SUBMITTED:

- Social Security number, date of birth, landlord names and phone numbers and signature on application must all be included in the rental application.
- If one of the pieces of information listed above is absent when our office receives the application, we will immediately generate an incomplete notification and send it back. Once the incomplete notification is sent, the original application received by the office will be discarded and it will be the landlord's or applicant's responsibility to resubmit a complete application.

2. AN APPLICATION MUST BE SUBMITTED BY 3PM IN ORDER TO BE LOGGED FOR THAT BUSINESS DAY.

- Any report received by 3 pm will be logged for the current business day. If the report is a short, then it will be finished by the end of that business day. If the report is a full, then it will be finished by the end of the next business day
- Any report received after 3 pm will not be logged until the next business day.
- **EXAMPLE:** If a client turns in an application at 4 pm on a Monday, their report will be logged for Tuesday and will be back to them early Wednesday; this follows our 24 hour completion schedule*.

We look forward to continuing to provide you with the best service available and appreciate your cooperation during this transition. It is our strong dedication to quality investigation that makes us one of the most efficient and precise reporting agencies in operation today! If you have any questions or concerns, feel free to give us a call.

*Full reports are completed within 24 hours with the exception of BDR having to wait on a rental/employment reference and/or other specific client requests.