

# PVS, LLC

**Palmetto Verification Solution**  
 “The Solution for Your Screening Needs”

## **Tenant Screening Application & Agreement**

Name of Business or Individual Landlord		Telephone Number
Address of Business (PD Box not acceptable)		Fax Number
City	State	Zip
Web Site		
Primary Purpose of Business	Years in Business	Email
Purpose For Credit Information		FEIN # or SSN
Number of Employees		Is Business Home Based

**Physical Inspection required for Credit Reports \$75.00**

**Billing Contact Information**

Primary Billing Contact Name	Telephone	Fax
Email	Billing Address (if different from above)	
City	State	Zip Code

**Executive or Managerial Contact**

Primary Billing Contact Name	Telephone	Fax
Email	Billing Address (if different from above)	
City	State	Zip Code

**Screening Administrator Contact**

Primary Billing Contact Name	Telephone	Fax
Email	Billing Address (if different from above)	
City	State	Zip Code

**Authorized Users**

Name	Position	Contact Number	Email Address

## INDIVIDUAL LANDLORD IDENTITY VERIFICATION

**Please provide the following documentation and fax it with your application to (901) 853-7387**

1. Proof of property ownership for each rental property and signed list of all rental properties owned. (Copy of property title or filed property tax record or property insurance documents for the county/city/state.)
2. Minimum of 3 completed (signed) rental applications (either existing tenants or new applicants.)
3. Copy of Driver License or other approved photo ID.
4. If Individual Landlord is operating under a business name, then provide proof of Fictitious Business Name filing or Business license copy.
5. Provide physical address of location where credit reports will be accessed and records stored for security inspection.

## BUSINESS IDENTITY VERIFICATION

**Please check the box that best describes the legal type of your business.**

Corporation  LLC  LLP  General Partnership  Sole Proprietorship

**Please provide the following documentation and fax it with your application to (901) 853-7387.**

1. A copy of the documentation issued by or on file with the government entity that issued your professional or business license, articles of incorporation, LLC filing, trade name or assumed name filing, or approved Business Credit Report that verifies the company is a business.
2. Minimum of 3 completed (signed) rental applications (either existing tenants or new applications); or Document filings in Landlord/Tenant Court with proof of filing; or Verify membership in local/regional/national Apartment Association.
3. Provide copy of most recent business telephone bill with the company name and address; or copy of Yellow Pages advertisement or copy of business listing on an Internet page from a telephone company.
4. Provide a signed list of all properties owned and/or apartments managed. (Rental Management Companies)

## Requested Method of Payment

Credit Card: Automatically debit our credit card as authorized on the following page for our purchases as invoiced monthly.

Invoicing: Please invoice us monthly. (Bank reference and credit card information are required to establish and invoice account.)

Bank Name \_\_\_\_\_ Address \_\_\_\_\_  
Telephone \_\_\_\_\_ Account Number \_\_\_\_\_

**As part of your application for services, we may be required to verify credit information, business references and a bank reference for your company. We are required to verify the legitimacy of all businesses requesting a consumer credit report and ensure that all End Users are in compliance with the Fair Credit Reporting Act. This information is submitted for the sole purpose of establishing service with PVS, LLC. I hereby certify that the information provided above is true and correct.**

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Authorized Signature

Title

Date

## LANDLORD AGREEMENT FOR SERVICE

*For your protection, the terms and condition of this agreement should be reviewed with all authorized users.*

Recognizing the obligation to develop and implement policies which protect the confidential nature of the information that PVS, LLC provides and to assure the consumer's right to privacy in order to obtain credit, court, bad check, employment and previous landlord information, the undersigned ("Subscriber") represent to PVS, LLC and agrees as follows:

**THE SUBSCRIBER AGREES:** \_\_\_ *Initial*

- I. To comply with all provision of the Federal Fair Credit Reporting Act (FCRA) and any state laws that may apply. Subscriber represents that it is familiar with the requirements of the FCRA, including specifically the permissible purposed for obtaining reports. Subscriber will provide evidence reasonable requested by PVS, LLC, which evidences subscriber's MI compliance with the FCRA.
2. To obtain prior written permission from every individual upon whom reports are ordered and to keep the authorization on file for a minimum of 3 years.
3. That employees will be forbidden to obtain reports on themselves, association, or any other persons except in the exercise of their official duties.
4. That reports will be used for the following permissible purposes: to review or extend credit for real estate related purposes.
5. To hold information as confidential and not to disclose or resell to any third parties, including the subject of the report. In no event will PVS, LLC be held liable for any incidental or consequential damages, however arising. Subscriber hereby indemnifies and agrees to defend and hold PVS, LLC harmless from and against any and all costs and liabilities, which may be asserted against CCC based upon the improper use by Subscriber of information furnished to Subscriber by PVS, LLC, or based upon Subscriber's noncompliance with the FCRA.
6. To pay PVS, LLC within (15) days of receipt of statement for services rendered (including "No Record" responses) during the previous thirty-day period. Subscriber agrees to pay a past due interest charge of 1.5% per month for or partial month any amounts outstanding for more than 30 days. If collection efforts are required Subscriber shall pay all costs of collection including attorney's fees.

**ACCESS SECURITY REQUIREMENTS:** \_\_\_ *Initial*

Access is permitted only to designated authorized users of your PVS, LLC account who have permissible purpose for obtaining each consumer's credit, court, bad check, employment and landlord information ("consumer reports"). It is a requirement that all PVS, LLCS accounts (End-Users) and their authorized users take precautions to secure any system of device used to access confidential information. To that end, Subscriber agrees to adhere to the following:

- I. The ability to obtain consumer reports must be restricted to a few key personnel.

2. Your account number, list of authorized users and passwords must be protected in such a way that this sensitive information is known only to the key personnel. Under no circumstances should unauthorized persons have knowledge of you account number. The information should not be posted in any manner within your facility.
3. Your account numbers and passwords are not to be discussed by telephone to any unknown caller, even if the called claims to be an employee of PVS, LLC or an authorized user.
4. Any devise/systems used to obtain consumer reports should be turned off and locked after normal business hours and when unattended by key personnel.
5. Hard copies and electronic files on consumer reports are to be secured within your facility and protected against release or disclosure to unauthorized persons.
6. Hard copies of consumer reports are to be shredded, destroyed or otherwise rendered unreadable when no longer needed and when it is permitted to do so by applicable regulation(s).
7. Any system access software you may use, whether developed by your company or purchased from a third party vendor must have your account number and password "hidden" or embedded so that the password is known only to supervisory personnel. Each user of your system access software must then be assigned unique logon passwords.
8. Any terminal devices used to obtain consumer report information should be placed in a secure location within your facility. Access to the devise should be difficult for unauthorized users.
9. Electronic files containing consumer report data and/or information will be completely erased or rendered unreadable when no longer needed and when destruction is permitted by applicable regulation(s).

**WAIVER / LIMITAION OF LIABILITY:**

Subscriber recognizes that PVS, LLC cannot guarantee the accuracy of information reported because such information is obtained from public records and other third party sources that may not always be accurate or current. The consumer report obtained by PVS, LLC is derived from databases and records that have been created and maintained by various government agencies, private companies, and other contributors that are not under the control of PVS, LLC, and in no event shall PVS, LLC be held liable in any manner whatsoever for any loss or injury to Subscriber resulting for the obtaining or furnishing of such information. PVS, LLC represents and warrants that services will be performed in a diligent and professional manner in accordance with applicable industry standards.

**TERM:**

PVS, LLC may terminate service to Subscriber upon notice at least 10 days prior to the end of any given monthly payment period. PVS, LLC may deny service to Subscriber at any time if PVS, LLC reasonably believed that Subscriber is not or has not been in compliance with this Agreement. This Agreement sets forth the entire understanding and agreement between PVS, LLC and Subscriber, and shall not be altered, varied, or enlarged upon by any verbal promises, statements, or representation not expressed herein. This instrument shall be interpreted in accordance with the laws of the State of Tennessee. Subscriber may not assign its rights under this agreement and any affiliate, successor or assign of Subscriber must submit a new Application and Agreement.

**PAYMENT REQUIREMENTS/COLLECTION:**

Subscriber agrees to pay PVS, LLC the applicable charge for the various services rendered to Subscriber as specified in PVS, LLC screening service list, which is subject to change from time to time. Subscriber agrees to pay all applicable charges within fifteen (15) days of receipt of the information or consumer reports requested or invoice if billed monthly. However, all monetary obligation to PVS, LLC for services rendered which are past due thirty days or more may, at the election of PVS, LLC, bear interest at the rate of 1.5% per month for any amounts outstanding. In the event that legal action is necessary to obtain the payment of any monetary obligation to PVS, LLC, the Subscriber shall be liable to PVS, LLC for all costs and reasonable attorney's fees incurred by PVS, LLC in collection of such obligations.

I understand that a violation of the PVS, LLC Agreement for Service, the Fair Credit Reporting Act or any state laws will at a minimum result in the termination of this account. A fax copy of the signature will act as the original.

Account Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Type or Print Name \_\_\_\_\_

Title \_\_\_\_\_

“Failure to comply with the FCRA can result in state or federal enforcement actions, as well as private lawsuits. Sections 616, 617 and 621. In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. Section 619.” Federal Fair Credit Reporting Act (15 USC. 1681 q)

## FCRA REQUIREMENTS

### FEDERAL FAIR CREDIT REPORTING ACT (FCRA —15 U.S.C. 1681 ET SEQ)

Although the FCRA primarily regulates the operations of consumer credit reporting agencies, it also affects you as the user of information. We have included a copy of the FCRA with your membership application. We suggest that you and your employees become familiar with the following sections in particular.

Permissible Purposes of Reports  
Conditions of Disclosures to Consumers  
Requirements on Users of Consumer Reports  
Civil Liability for Willfully Noncompliance  
Civil Liability for Negligent Noncompliance  
Obtaining Information Under False Pretenses  
Unauthorized Disclosures by Officer or Employee

Each of these sections is of direct consequence to users who obtain reports on consumers.

As directed by law, credit reports may be issued only if they are to be used for extending credit, review or collection of an account, employment purposes, tenant, underwriting insurance or in connection with some other legitimate business transaction such as an investment, partnership, etc. It is imperative that you identify each request for a report to be used for employment purposes when such report is ordered. Additional state laws may also impact your usage of reports for employment purposes.

We strongly endorse the letter and spirit of the Federal Fair Credit Reporting Act. We believe that this law and similar state laws recognize and preserve the delicate balance between the rights of the consumer and legitimate needs of commerce.

In addition to the Federal Fair Credit Reporting Act, other federal and state law addressing such topics as computer crime and unauthorized access to protected bases have also been enacted. As a prospective user of consumer reports, we expect that you and your staff will comply with all relevant federal statutes and the statutes and regulations of the states in which you operate.

We support consumer reporting legislation that will ensure fair and equitable treatment for all consumers and users of credit information.

**Please confirm receipt of the notice by signing and returning it with your application.  
FAX (901) 853-7387**

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**Company Name**

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**Typed or Printed Name and Title**

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**Authorized Signature**

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**Date**

Application For Onsite Inspection

If requesting credit reports, PVS, LLC will schedule an onsite inspection of your location with one of our contracted inspectors. Inspection services available throughout the United States. (Required by Credit Bureau for security and privacy protection. The set up and physical inspection fee is \$75)

Onsite Inspection Contact			
Primary Billing Contact Name	Telephone	Fax	
Email	Billing Address (if different from above)		
City	State	Zip Code	

Visa       MasterCard       American Express

Name as it appears on car		Car Number	
Exp. Date	CVV Code		
Credit Card Billing Address (If different from above)		City	State      Zip Code

I understand that payment for onsite inspection is non refundable (Must check and Sign Below).

Credit Card: I authorize PVS, LLC to bill my credit card in the amount of \$75.00 for the onsite physical Inspection.

I will send PVS, LLC a check in the amount of \$75.00 dollars for the onsite physical Inspection. Please make check payable to PVS, LLC (Inspection will not be scheduled until check clears).

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

PLEASE FAX ALL DOCUMENTS BACK TO (901) 853-7387

AND MAIL ORIGINALS TO:

PVS, LLC

1125 POPLAR VIEW LANE, SUITE 1

COLLIERVILLE, TN 38017