

Dear Member:

Welcome to TVS Connect!

**We have a great service to offer you. And you need to review this *IMPORTANT* information!**



**PLEASE READ ALL OF THIS**

**If you do not read and thoroughly review the following information in its entirety, it will cause you delays and frustration.**

All databases whether on the Internet or not, are neither 100% accurate, nor are they 100% complete, data entry errors, inaccurate reporting and a lack of search information play an integral part in this.

**This is IMPORTANT!** A criminal or eviction record may be returned with a NAME that is similar or the same as yours. If this happens **it does not** mean that the record belongs to you. Further due diligence needs to be conducted to determine if this report belongs to your or not. And with your assistance, TVS will do this. Things to consider....

- Is there a middle name match?
- Does DOB or physical description match?
- Is there a photo and does it match what is on your D.L.'s?
- Call the TVS office for assistance. Your cooperation will be appreciated.

**Fact:** There are many Individuals with the same name as you. One or more of those Individuals may have a criminal and/or eviction record.

**Fact:** The information retrieved from various databases are electronic records, TVS does not review them. **In instances like an eviction record or a sexual offender record, there is not enough information available for an exact match.** It is up to YOU to notify TVS of "***this is not my record***" and the report will be remedied.

Next Page explains how to use the Service.

# How do I use the Connect service?

START HERE >>

CONFIRM YOUR EMAIL >>

✓ Your email has been confirmed

**Create New password**

New password

Password rules:

- Must be 8 (eight) or more characters long

AUTHENTICATE YOUR TVS ACCOUNT



Completed  
GET A COPY

- Go to your email and locate the email from TVS stating that a Landlord wishes to do a tenant screening on you.
- Click on the Start Here link which will direct you to our website to sign up.
- Fill out the required fields with your (accurate) personal information and click Submit.
- You will now receive a 2nd email from TVS to confirm your email. When you click this link... Confirm Your Email, you will be directed back to the TVS website where your Password must be set. Please record this Password and keep it safe as it serves as part of your login information. **P.S.** Members not recording their Password generates unnecessary phone calls to TVS.
- You will now need to click the box... Authenticate Your Account. This will generate 4 questions from Experian Credit Bureau. You will have 2 minutes to answer.

### If the Landlord has paid for the reports, then...

That's it! You don't need to do anything else. You can go to your Account and review your reports after 1-2 minutes. They should now be available for YOU and the Landlord to review.

### If you have to pay for the reports, then you must do so before the reports can be generated, this is the final step.

- Once you have successfully authenticated your Password, click on *Pay and Run Report(s)*. **When payment has been made**, the reports will only take a minute to process. After **1-2 minutes** click on the button that says Get A Copy.

View your report. You will be able to view the report for 30 days from the date of ordering. Just click on **Get a Copy** in your dashboard.

## What's next?

Once you have completed all of the steps above, your Landlord should receive a copy of the report(s). Advise & confirm delivery of report(s) with Landlord. This will expedite your rent application. **Remember** there may be other Applicants, and how quickly you respond may be a determining factor for rent with the Landlord.

As previously mentioned, you have access to your report(s) for 30 days from the date of ordering by logging into your account and clicking on **Get a Copy** in your Report Dashboard. Check [What should I look for on my Credit Report](#) Section here below.

## How do I read the credit report? -

Go to Explanation Guides to the right of My Reports after you have logged in. The TVS guide explains the credit report in simple terms. [Explanation Guides](#).

## What should I look for on my Credit Report?

You should check your report to ensure that it is accurate, below you will find a checklist.

- ✓ Ensure that ALL personal information is accurate and that it is your credit report. EG... name, DOB, SSN, address etc.
- ✓ The Trade Lines or Credit Grantor reports reflect your pay habits...review to ensure accuracy of what is being reported. Have you missed payments or have they been made on time?
- ✓ Review the Inquiries Section...there are two types of Inquiries to your credit file.
  1. **Soft Inquiry**—Financial Institutions, credit card companies and other credit grantors whom you currently have credit with...may make annual checks of your credit history to determine if you are still credit worthy. They check to make sure that you are still a good risk. There are NO points deducted from your score for this type of Inquiry.
  2. **Hard Inquiry**—Every **new** Credit Grantor like a landlord or cell phone company or a credit card company to whom you made an application for credit, IS REQUIRED to have your written consent to pull you credit file. Generally 3 points are deducted from your credit SCORE for an inquiry. So carefully check the INQUIRIES section to ensure that no one has unlawfully accessed your credit file.

A good score 650 and above is indicative of good pay habits. You should strive to have a score that is 650 and higher. Below is a link that will provide you with some useful information.

<http://www.experian.com/credit-education/what-is-a-good-credit-score.html>

## ***Why a Questionnaire couldn't be generated for me to Answer?***

1. There is not enough credit information available to build a Questionnaire. Either you don't have a credit history or you have a very limited credit history for reasons such as...
  - a. Very young, and haven't applied for much or any credit with a credit grantor.
  - b. New to the country and don't have a credit history.
  - c. Inaccurate information such as NAME, DOB, SSN was entered.

## ***What can I do to enhance my prospect for Renting with no Credit History?***

Read the information in this link... [https://www.tenantverification.com/enhance\\_tenant\\_rent\\_application.html](https://www.tenantverification.com/enhance_tenant_rent_application.html)

## ***Contacting TVS***

If you have any questions please call TVS toll free at 1-877-974-9328 or email [info@tenantverification.com](mailto:info@tenantverification.com).

Please ensure that you have ***thoroughly reviewed these instructions*** before calling TVS, and be ABSOLUTELY certain that you have entered accurate personal information. Go to the My Info section in the top bar after you are logged in and review.

Thank you for choosing our Service and if you have any comments or complaints we would like to hear from you.

You are our #1 priority! We will assist you in the process in the best way we can.

## ***TVS Office Hours***

Monday to Friday: 8 am to 4:30 pm (Pacific Time) Saturday and Sunday: closed