

RESOLVE

Your Business Solutions Partner



WHY CHOOSE RESOLVE FOR RESIDENT SCREENING?

Consumer Credit Reports

RESOLVE provides you with the complete credit report on the potential resident for your review. Credit reports will provide you with a payment, employment and address history, as well as a financial and credit summary. Public records and a list of recent inquiries are also included on the credit report. Identity Fraud has been growing rapidly over the past few years, and our credit reports will also flag any inconsistencies that are found within the information in the credit file and what is being provided by the applicant.

FICO (Credit) Score

A FICO score is provided for each applicant, if requested. We use the FICO score instead of an insider rating system to simplify the decision process. FICO scores are understood by most people—450 is bad and 700 is great—why complicate the process by using a “percentage of delinquency potential” rating, or a 1-100 scoring system that is offered by some of our competitors. Not all properties use the FICO score to make a decision, but if you want it, we have it available.

NATIONWIDE Criminal Background Reports

For criminal background checks, we perform a true NATIONWIDE search of Federal, State, County, and City records, as well as the Sex Offender Registry, Warrant & Wanted Persons Records and the International Terrorist Watch List. Other companies advertise their product as a “nationwide” search, but you need to be sure that it contains all localities and that they are not providing you with just a check of the federal court systems. That could leave out millions of records, and not be a good source to evaluate your potential residents.

Customizable Decision Criteria

The criteria used by the system to decide if an applicant gets a pass, fail or conditional decision is completely customizable, and determined by YOU, not us! Decisions can be over-riden in special cases by your upper management if necessary.

Clients are #1 at RESOLVE

At RESOLVE, you will always get “that personal touch”. A friendly, qualified human being (not a voice mail tree) will be there to answer our phone during business hours (8:30 a.m. to 5:30 p.m., EST), to handle your account, answer your questions, or advise about any matter you need assistance with. Just call 866-921-5388, and we will be ready to assist you! RESOLVE is headquartered in Greensboro, NC.

Adverse Action Letters

RESOLVE’s system can automatically generate Adverse Action Letters with one click. These simplify your compliance to the Fair Credit Reporting Act. The system can provide a “generic” letter that simply states they have been denied due to the information that was obtained by the consumer reporting agencies listed, or you can select a “specific” letter that will identify the general reason(s) their application for residency has been denied.

NATIONWIDE Eviction Records

RESOLVE’s eviction records are available NATIONWIDE, and can be the most important piece of information in the leasing decision process. The eviction record search uncovers possession judgments as well as writ of possession orders that are both pending and closed. Our database contains over 30 million of these records and is growing every day. You would be surprised how many individual landlords and smaller property management companies do not report evictions to credit or use a collection agency. Your applicant may have lived somewhere and been evicted for a number of reasons, and this information is key in your decision making process.

We also offer the following add-on’s:

- Landlord Reference Verification
- Employment/Salary Verification
- Automatic Mailing of Adverse Action Letters
- Property Management Software Integration

