Credit Bureau Services SmartMove

Landlord User Guide – Credit, Criminal and Evictions

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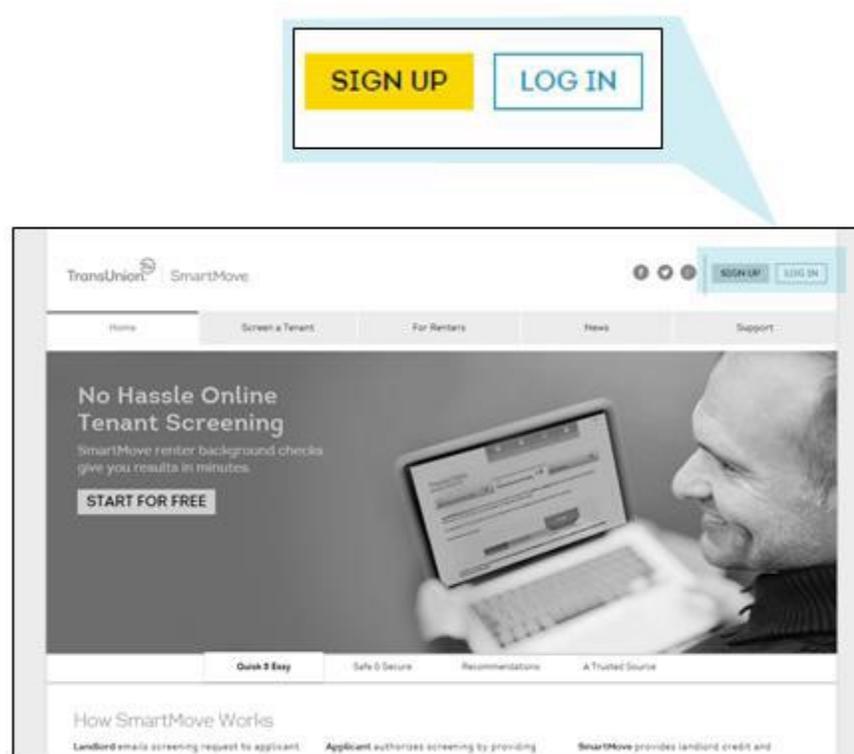
Introduction

The purpose of this document is to provide SmartMove Landlord's a guide to the process of creating their landlord account, sending a request to an applicant(s), and receiving and reviewing renter results.

Step 1 – Create Account

Begin by accessing the website https://cbs.mysmartmove.com and clicking **Sign Up**.

- Select the Account Type as **Landlord** or **Real Estate Agent**.

- Enter an email address. This will be used as the user name to log in at a later time.

- Carefully read the Service Agreement and click **I accept the SmartMove Service Agreement** and the **Submit** button to move forward.

- Next, enter a desired password and set-up three (3) security questions and answers. All required fields are indicated by an asterisk (*). The password must be eight (8) to fifteen (15) characters long including one (1) capital letter, one (1) lower-case letter, and one (1) number or special character. Click **Next** to move forward.

Step 2 – Personal Information

- Enter the personal information for the account.

- At the bottom of the page under **Payment Information** set-up a default credit card for the account by clicking **Yes, let's do that now**, or click **No, I will do that later.** Click **Next** to move forward.

Payment Information

Set default payment credit card?

○ Yes, let's do that now ◉ No, I'll do that later

PREVIOUS   NEXT

- Before completion a confirmation page will appear, review all account details and click **Submit** to move forward.

Step 3 - Confirm Account Details

Please confirm the details of your account.

Personal Information

First Name: Test
Last Name: Landlord Accoun
Street Address: 123 Main Street
City: Denver
State: CO
ZIP Code: 80123
Primary Phone: (303) 123-4567

Professional Information

Role: Own
No. of Units: 3
Position: Landlord
State: Choose a state

If everything looks right, click submit. Click Previous to make changes.

PREVIOUS   SUBMIT

Creating a New Property

Now that the account has been created the next step is to set up a property to begin sending requests to an applicant(s).

- Create a property by filling in all required fields on the **Add New Property** screen.

Add New Property

Please complete this form to enter a property into SmartMove.

* required field

Property Name: *	Unit Number:	Property ID:
ABC Apartments		ABC Apartments

Street Address: *	Address Line 2:
123 Main Street	

City: *	State: *	ZIP Code: *
Denver	CO ↓	80123

Enter your default rent and deposit amounts for this property. You'll have the ability to adjust these amounts for each individual application.

Rent Amount ($): *	Deposit Amount ($): *
1500	3500

- After saving the property, there is an option to **Go to My Dashboard**, **Add Leasing Agents**, or **Create Application For This Property.**

Please Verify New Property Details

PROPERTY ID: ABC APARTMENTS
STREET ADDRESS: 123 MAIN STREET
CITY: DENVER
STATE: CO
ZIP CODE: 80123

WHAT DO YOU WANT TO DO NEXT?

GO TO MY DASHBOARD	ADD LEASING AGENTS	CREATE APPLICATION FOR THIS PROPERTY

Creating an Application

- Select a current property, or create a new property before creating a new application. A property must be created prior to a Landlord sending an application request to a potential renter.

- Once the property has been selected, the rent and deposit amount will be pre-populated from the property set-up. The duration of the lease must be selected under **Lease Term**.

- The next section requires the applicant's email. Enter a joint applicant's email if applicable. Add additional applicants or co-signers by entering a separate email in the spaces allowed. To add even more applicants or co-signers click **Add another applicant** and/or **Add another co-signer.**

- **Note:** A separate email address is required for each applicant/renter/co-signer. The email address is used as the applicant's user name for their part of the SmartMove process.

Applicant email: *	Joint Applicant's email address:	Co-Signer's email address:
renter@test.com ✕		
	Add another applicant	Add another co-signer

- The last section provides two options for payment. The Landlord can pay for the services or elect to have the renter pay. If the Landlord chooses to pay they have the option to receive the consumer report and recommendation, while for an additional fee, one may add on the full credit report. If the renter pays, the full credit report is always included.

Select a Payer: *

You can choose to have the renter pay for the application, or pay for it yourself. It's your choice.

○ Renter will pay for services

- View Criminal Report
- Credit Recommendation
- View Credit

◉ Landlord will pay for services

- View Criminal Report
- Credit Recommendation
- ☑ View Credit

- If the Landlord opted to pay for the services a coupon code can be entered, the default credit card (if previously entered), or a new credit card can be entered to make payment for the application.

Coupon Code:

[   ] **APPLY**

Select Credit Card:

○ Default card ending in ...

◉ New Credit Card

- After entering payment, a window will appear requesting confirmation of the application details. Click **OK**.

Please Verify Application Details ⊗

PLEASE VERIFY APPLICATION DETAILS BELOW.

RENTAL PROPERTY ID: ABC APARTMENTS
RENTAL PROPERTY ADDRESS: 123 MAIN STREET DENVER, CO 80123
RENT AMOUNT ($ PER MONTH): 1500
DEPOSIT AMOUNT ($): $3500
LEASE TERMS: 6 MONTHS
APPLICANT EMAIL: RENTER@TEST.COM
COUPON CODE: FREECOUPON3

CANCEL   OK

Renter Process

Once the renter has received the email request from the Landlord the renter is required to create a renter account on jamesonsir.mysmartmove.com. **The renter must use the same email address the Landlord submitted in order to create an account.** The renter must also successfully complete an identity verification process, which is a series of demographic and credit history questions, after which their consumer report and recommendation will be sent to the Landlord.

Landlord View of Renter's Reports

Once the renter has successfully passed identity authentication an email notification is sent to the Landlord to alert them that the renter's report is available. To view the renter's report, the Landlord must log into their account.

- **My Dashboard** will show the application status under **Active Applications**.

- To view the applicant(s)'s criminal report, and, if purchased, the applicant(s)'s credit report click on the icons displayed under **Reports**.

Viewing the Credit Report

Click the credit report icon and the applicant(s)'s credit report will be displayed. The option to print the credit report is at the top of the page.

Viewing the Criminal Report

Click on the criminal report icon and the summary screen for the criminal report will be displayed. If any potential records were returned, the number of records and a link to view additional details will be available.

- Click **View Records** to view further details about each record returned.

- The option to print the criminal report is at the top of the page.

Viewing the Eviction Report

Click on the eviction report icon and the summary screen for the eviction report will be displayed. If any potential records were returned, the number of records and a link to view additional details will be available.

Jessica Smith

Age: 38

3620 Keystone
Durham,North Carolina,27704
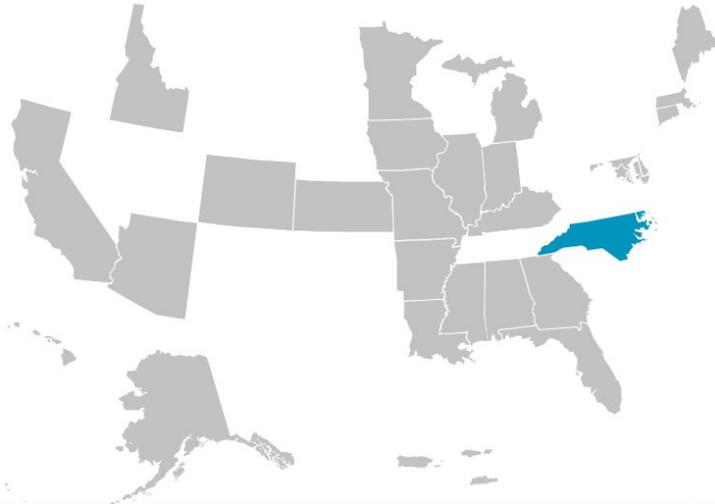
RESULTS	# OF RECORDS	ACTION REPORT
North Carolina	24	**View Records**

- Click **View Records** to view further details about each record returned.

- The option to print the criminal report is at the top of the page.

TransUnion | SmartMove.

PRINT

Evictions Report

Applicant Information Submitted

Name: Jessica Smith

Address: 3620 Keystone,
Durham, NC 27704

Date/Time Requested: 9/9/2015 2:44 PM

Making a Decision

After reviewing the applicant(s)'s reports, a decision on the lease may be made. Click **Make Decision.**

The options available are: Accept, Conditional Accept, or Decline. Accept or Conditional Accept will allows a customized message to be sent to the renter along with the email notification of the decision. If the application is declined, a customized message cannot be sent. Once a decision has been made the decision cannot be changed and no edits can be made to the application in SmartMove.

- Select the decision and customize the message emailed back to the applicant (Accept and Conditional only).

Additional Features

From the main menu bar on the left additional functions can be performed in SmartMove. Do you need to?

- Begin a new application? Click **Start an Application**

- Add another property? Click **Add a Property**

- Add another user or "Leasing Agent"? Click **Manage Leasing Agents**
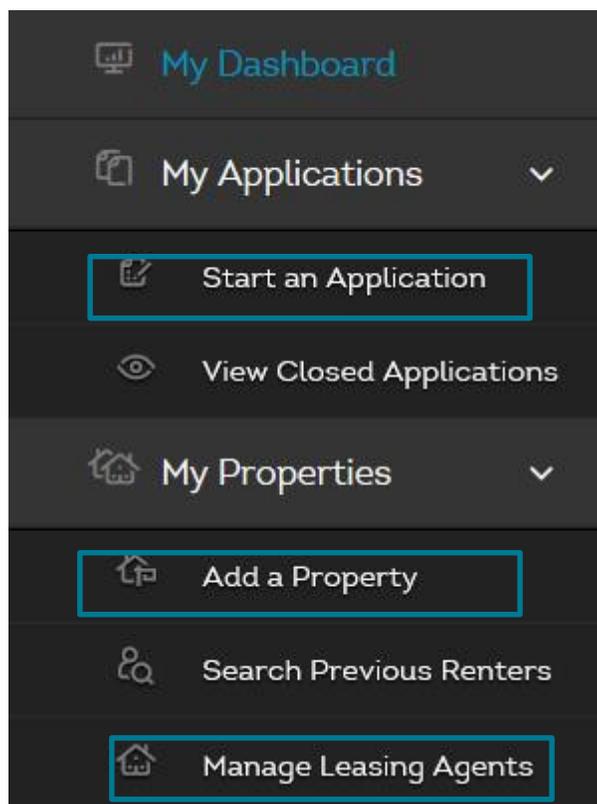
Manage Leasing Agents

 SmartMove offers the option to add a Leasing Agent to a Landlord account. This is helpful for any Landlord with other people needing to process applications for the same property. To add a Leasing Agent, click **Manage Leasing Agents** from the main menu.

The **Manage Leasing Agents** page provides a view of current Leasing Agents, the ability to add new Leasing Agents, and edit/deactivate current Leasing Agents.

- Click **More Details** to edit information such as the name, address, or phone number associated to the Leasing Agent user.

- Click **Deactivate** if the Leasing Agent user no longer requires access to a property.

- To add a new Leasing Agent user click **Add Leasing Agent** at the top of the page.

- Fill in the Leasing Agent's personal information in all required fields.

- Additionally, the Leasing Agent user can be **Active** or **Inactive** at one or all properties set-up under the account. The Leasing Agent can also be an **Administrator** of the properties they are associated to, which will allow the Leasing Agent to make changes to property settings and configurations.

- Click **Save** to add the new Leasing Agent user.

Status

Please set the status of the account.

○ Active ○ Inactive

☐ Administrator

Properties

Choose which properties this user is associated with. You can always add or remove properties later.

NONE SELECTED ▾

☐ Select all

☐ ABC Apartments

CANCEL   SAVE

My Account

From the main menu on the left, click **My Account** to:

- Update your personal information, such as address and phone number.

- Change your password or update security questions and answers.

- Update or enter a default credit card.

Click any of the **Personal Information**, **Password**, **Security Questions**, and/or **Credit Card Information** tabs to make updates.

My Account

Edit your personal information, change your password or security questions, update your default credit card, and manage your leasing agents.

| Personal Information | Password | Security Questions | Credit Card Information |

Tools for Landlords

The options under **Tools for Landlords** show sample Acceptance and Decline letter templates to be filled out with the details of the applicant.

Important Note: The Adverse Action Letter is a sample letter and should not be used verbatim. As a Landlord, please consult local laws and regulations to ensure that the adverse action notices are satisfactory within your respective state.