
Credit Bureau Services SmartMove

Landlord User Guide – Credit, Criminal and Evictions

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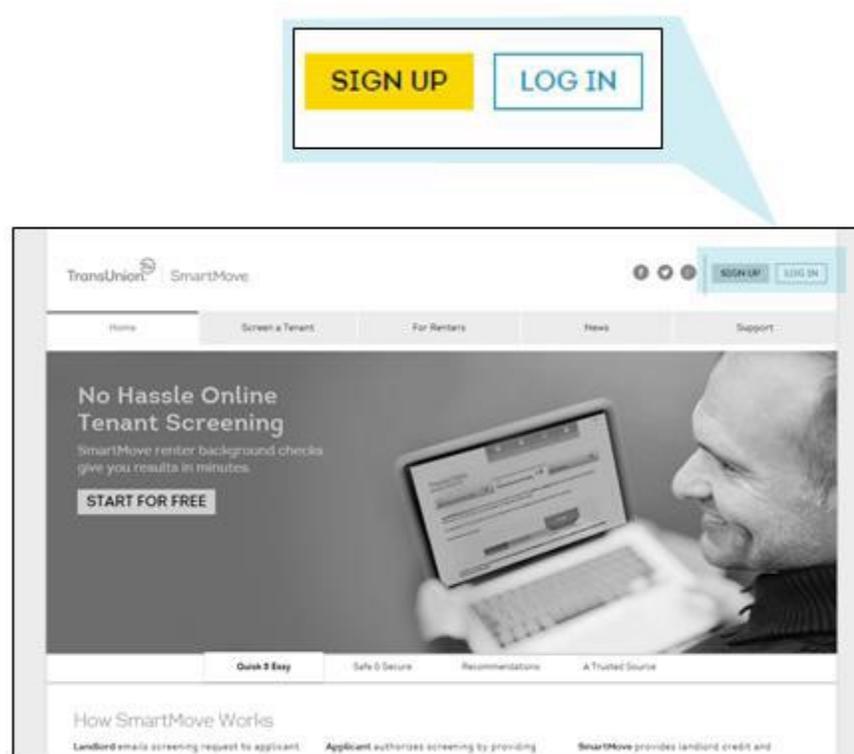
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Introduction

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.

Create your account

* required field

Account Type:*

Landlord ↓

Email:*

test@test123.com ✕

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

I Accept the SmartMove Service Agreement *

CANCEL SUBMIT

- 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.

The screenshot shows a three-step progress bar at the top: '1 Create Account' (highlighted in yellow), '2 Personal Information', and '3 Confirmation'. Below the progress bar, the title 'Step 1 - Create Account' is displayed. The form contains two password fields: 'Create SmartMove Password: *' and 'Confirm Password: *', both marked as required fields. Below these is a light blue section for security questions, with the instruction: 'The questions below will be used to help you log in to your account if you forget your password:'. It includes three dropdown menus for 'Security Question 1: *', 'Security Question 2: *', and 'Security Question 3: *', each with 'Please Select' and a downward arrow. Below the questions are three text input fields for 'Answer: *'. A yellow 'NEXT' button is located in the bottom right corner.

Step 2 – Personal Information

- Enter the personal information for the account.

The screenshot shows a three-step progress bar at the top: '1 Create Account', '2 Personal Information' (highlighted in yellow), and '3 Confirmation'. Below the progress bar, the title 'Step 2 - Personal Information' is displayed. The form contains several fields: 'First Name: *' (with 'Test' entered), 'Middle Name:', and 'Last Name: *' (with 'Landlord Account' entered, marked as a required field). Below these are 'Street Address: *' (with '123 Main Street' entered) and 'Address Line 2:'. The next row includes 'City: *' (with 'Denver' entered), 'State: *' (with 'CO' selected in a dropdown), and 'ZIP Code: *' (with '80123' entered). The bottom row contains 'Primary Phone: *' (with '(303) 123-4567' entered), 'Alternate Phone:', and another 'Alternate Phone:' field followed by an 'Ext:' field.

- 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 Account
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:
<input type="text" value="ABC Apartments"/>	<input type="text"/>	<input type="text" value="ABC Apartments"/>
Street Address: *	Address Line 2:	
<input type="text" value="123 Main Street"/>	<input type="text"/>	
City: *	State: *	ZIP Code: *
<input type="text" value="Denver"/>	<input type="text" value="CO"/> ↓	<input type="text" value="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 (\$): *
<input type="text" value="1500"/>	<input type="text" value="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
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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.

The screenshot shows a form with several sections. The first section contains 'Rental Property ID: *' with a dropdown menu showing 'ABC Apartments' and a 'Create New Property' link. Next to it is 'Rental Property Address:' with a text box containing '123 Main Street' and 'Denver, CO 80123'. To the right is 'Unit Number:' with an empty text box. The second section contains 'Rent Amount (\$ per month):' with a text box containing '1500', 'Deposit Amount (\$): *' with a text box containing '\$3500', and 'Lease Terms: *' with a dropdown menu showing 'Select'. The third section contains three email address fields: 'Applicant email: *', 'Joint Applicant's email address:', and 'Co-Signer's email address:'. Below the second and third fields are links for 'Add another applicant' and 'Add another co-signer' respectively.

- 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 close-up shows the 'Lease Terms: *' dropdown menu. The options listed are: 'Select', 'No Lease (0)', 'Month to Month', '2 Months', '3 Months', '6 Months', '9 Months', and '12 Months'.

- 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:
<input type="text" value="renter@test.com"/> x	<input type="text"/>	<input type="text"/>
	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.

<input type="radio"/> Renter will pay for services	<input checked="" type="radio"/> Landlord will pay for services
<ul style="list-style-type: none">• View Criminal Report• Credit Recommendation• View Credit	<ul style="list-style-type: none">• View Criminal Report• Credit Recommendation<input checked="" type="checkbox"/> 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:
<input type="text"/> <input type="button" value="APPLY"/>
Select Credit Card:
<input type="radio"/> Default card ending in ...
<input checked="" type="radio"/> 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

RenterProcess

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**.

Application # 10000333

55OceanDrive-Unit404

Overall Income to Rent **2.1X** [SEE DETAILS](#)

[VIEW DETAILED APPLICATION](#) 1 out of 1 Completed

MAKE DECISION ▾

Creation Date: Wednesday, June, 29, 2016 Request Sent: Wednesday, June, 29, 2016 Expiration Date: Wednesday, June, 29, 2016

STATUS & ALERTS	RECOMMENDATION	REPORTS	RESIDENTSCORE
Michael Thompson mthompson@gmail.com COMPLETED	APPROVE	CREDIT CRIMINAL EVICTION	756

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.

TransUnion ^{tu} | SmartMove

BACK PRINT

Credit Report 9/9/2015 9:58 AM

Applicant Information Submitted

Name: Abe Lincolnway
Address: 324 Travelers Ln
 Fantasy Island, IL 60750

SSN Message: SSN Match (confirmed by bureau)

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.

Application #: 999984503867
Created on date: 2015-09-09

Gary Edward Harris
Age: 31
123 XYZ Blvd
Baltimore, Maryland, 12345

Criminal Records
8 Records Found

Most Wanted List
0 Records Found

National Sex Offender
0 Records Found

Potential OFAC Match
0 Records Found



■ Data not available for Wyoming, Delaware, South Dakota and Massachusetts

RESULTS	# OF RECORDS	ACTION REPORT
Maryland	8	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

 **Criminal Report** 9/9/2015 10:15 AM

Applicant Information Submitted **Address:** 123 XYZ Blvd
Baltimore, MD 12345

Name: Gary Edward Harris

GARY E HARRIS JR



Dataset: Maryland Administrator of Courts - Circuit Court

DOB: 1984-08-05

Age: 31

SSN: N/A

Residence: N/A

Aliases
No aliases found

Physical Features

PHYSICAL DETAILS

Sex: M

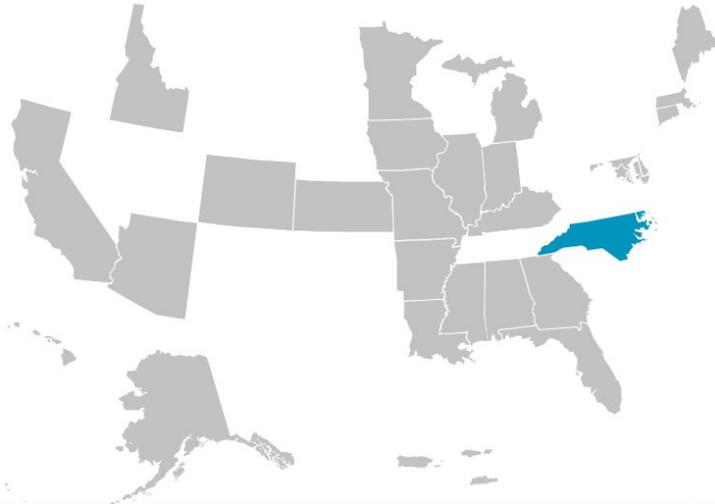
Race: Caucasian

PERSON PHYSICAL FEATURES
No physical features listed

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^{tu} | SmartMove. PRINT

Evictions Report

Applicant Information Submitted

Name: Jessica Smith	Date/Time Requested: 9/9/2015 2:44 PM
Address: 3620 Keystone, Durham, NC 27704	

Making a Decision

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

The screenshot shows a landlord's view of a renter's application. At the top left, the application number is 100000333 and the address is 55OceanDrive-Unit404. The overall income to rent is 2.1X. A yellow button labeled 'MAKE DECISION' with a dropdown arrow is highlighted with a blue arrow. Below this, there are tabs for 'STATUS & ALERTS', 'RECOMMENDATION', 'REPORTS', and 'RESIDENTSCORE'. The 'RECOMMENDATION' tab is active, showing a 'COMPLETED' status and an 'APPROVE' button. There are also icons for 'CREDIT', 'CRIMINAL', and 'EVICTION'. The resident score is 756. Dates for creation, request sent, and expiration are all listed as Wednesday, June, 29, 2016.

The options available are: Accept, Conditional Accept, or Decline. Accept or Conditional Accept will allow 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).

APPLICATION #:999984503867

PROPERTY: ABC APARTMENTS

DECISION: CONDITIONAL

Enter comments for applicants

NOTICE: YOU MAY BE OBLIGATED TO SEND THE APPLICANT AN ADVERSE ACTION NOTICE PROVIDING THE REASONS FOR THE DECISION WITH THE CONTACT INFORMATION FOR TRANSUNION WITHIN 30 DAYS AFTER RECEIVING THE SMARTMOVE RECOMMENDATION.

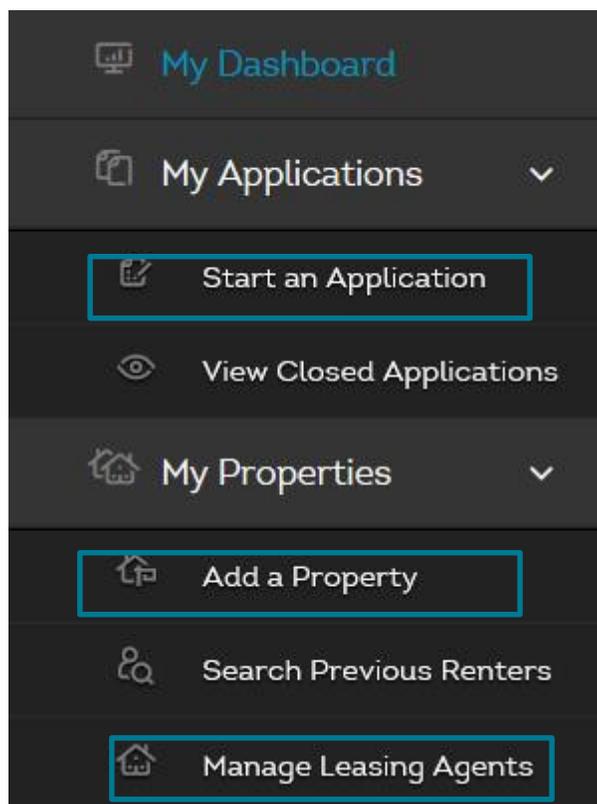
BY CLICKING "CONFIRM" BELOW, I CONFIRM THAT I'M MAKING MY DECISION BASED ON, AND HAVE READ AND UNDERSTAND, THE FULL CONTENT OF THIS CONSUMER REPORT, INCLUDING ANY CONSUMER STATEMENTS, ALERTS OR PHOTOGRAPHS THAT THE REPORT CONTAINS.

CANCEL CONFIRM

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.

Manage Leasing Agents
 Edit Leasing Agent information, associate to properties, activate/deactivate agents, unlock accounts, and set administrator rights.

Leasing Agents [Add Leasing Agent](#)

[+ Expand All](#) Filter By: All Leasing Agents ↓

	NAME	EMAIL	ROLE	ACCOUNT STATUS
+ More Detail	Test Agent	leasingagent@abc.com	Agent	DEACTIVATE

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

Add a Leasing Agent

*required field

First Name: * Middle Name: Last Name: *

Street Address: * Address Line 2:

City: * State: * ↓ ZIP Code: *

Email: * Position: * ↓

Primary Phone: * Alternate Phone: Work Phone: Ext:

- 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.

The screenshot shows a form with two main sections: 'Status' and 'Properties'. The 'Status' section has the instruction 'Please set the status of the account.' and contains two radio buttons for 'Active' (selected) and 'Inactive', and a checkbox for 'Administrator'. The 'Properties' section has the instruction 'Choose which properties this user is associated with. You can always add or remove properties later.' and features a dropdown menu currently showing 'NONE SELECTED'. A dropdown menu is open below it, listing 'Select all' and 'ABC Apartments', both with checkboxes. At the bottom right of the form are 'CANCEL' and 'SAVE' buttons.

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.

The screenshot shows the 'My Account' page header with the title 'My Account' and the subtitle 'Edit your personal information, change your password or security questions, update your default credit card, and manage your leasing agents.' Below the subtitle is a horizontal navigation bar with four tabs: 'Personal Information' (highlighted with a blue underline), 'Password', 'Security Questions', and '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.

