

Frequently Asked Questions | FAQ's

1. Question: How do I sign up for Call Eleanore services?

➤ **Answer:** Simply go to the "Membership" tab, review the Compliances section and follow the instructions.

2. Question: How do I pay for the services Call Eleanore performs?

➤ **Answer:** Call Eleanore will set your preference for payment when your account is set up. You may pay by credit cards such as VISA, MasterCard, Discovery Card and American Express each time you order a screening, or you can pay by credit card at the end of a billing cycle when your account is invoiced. By law this fee can be passed to your applicant and we can provide the option to have your applicant pay the fee using his credit card information as well. If you choose to pay at the end of a billing cycle an email will be sent informing you of the charges. At that time you may log onto our system and pay by credit card or send payment using the US Postal Service. Payment preferences may be changed at any time, at your request.

3. Question: How much does each applicant screen cost?

➤ **Answer:** In most cases \$39.00 or less. Depending upon the number of services you request or the report package you choose, costs can vary. If you order your report information on-line, each specific request for service will reflect the price associated with that request or package before ordering it.

4. Question: What type of security does Call Eleanore have?

➤ **Answer:** Call Eleanore utilizes some of the most advanced technology for internet security available today. Your account information and applicant report data is encrypted with industry standard Secure Socket Layer (SSL) 128-bit encryption. As part of our secure environment, Call Eleanore will undergo regular, stringent, third-party auditing and certification of all of our security practices., both real and electronic. Credit Card information is stored and secured with an industry leading provider of electronic payment management services. This provider was chosen primarily for its stellar reputation within the industry for facilitating and completely securing electronic payments and other sensitive information.

5. Question: How long does it take to process an applicant?

➤ **Answer:** A Consumer Credit Check + Score will return instantly and other searches can be returned within 30 minutes or less. This will vary depending upon your report type and account preferences. Please see our complete list of products and services.

6. Question: What info do I need from my applicant to begin the report process?

➤ **Answer:** The basic information required is the applicant's legal name, date of birth, SSN and current, legal address. HOWEVER, OF MORE IMPORTANCE is the applicant's signature. We cannot begin screening a report if the applicant has not signed a release authorizing either you or us to do so.

7. Question: What information will you need from me as a requester?

➤ **Answer:** Call Eleanore Screening Services and other agencies like ours must perform our due diligence to keep in compliance with Federal and state laws as well as the Credit Bureau's consumer information protection requirements. In order for us to perform our due diligence and keep in compliance, we must verify your identity and your permissible purpose for obtaining consumer report information. We must also also

have your agreement that you, as an end-user of consumer credit report data, will also comply with federal and state laws with regard to the procurement and use of the consumer data. See our Membership section with regard to this issue. (Please know this sounds harder than it truly is.)

8. Question: I am a private landlord and I have a rental , can I get a full credit report?

➤ **Answer:** In compliance with the National Credit Bureau's consumer information protection requirements, Call Eleanore is restricted in their ability to provide independent landlords and homeowners with the full detail of a credit report. However, with our Credit Report Decision Model (CRDM) Credit Status Result, our system can evaluate your applicant's detailed report and provide you instead with the credit status (Positive, Mid-Range, Negative) of your applicant. See our CRDM Options for Private Landlords section for more information.

9. Question: Does Call Eleanore provide recommendations of whether or not to accept an applicant?

➤ **Answer:** Call Eleanore provides you with comprehensive information and perspective into each applicant. A quick pass, conditions, or fail result can be provided on each report through our auto-score program service. However, if you feel you need another opinion, we would be happy to go over the report findings with you.

10. Question: Can I receive report information from different states?

➤ **Answer:** When a new applicant's information is being entered, a search of current and prior address history for your applicant will be obtained. Our system will automatically search all addresses and provide you with options of searching each state associated with the addresses found. You may then select the state(s) you want to pull information from. And a description price will be displayed along with the price for the specific state(s). This is helpful for clients who have properties in multiple states or clients who have applicants coming from different states. Please note, not all states have the same product offerings. To view the package description for your Screening State please see our "Complete List of Services and Products Offered."