

# Thomas Reports Operation Guide:

Thank you for purchasing a Thomas Report. Since 1960, we have provided confidential, in-depth character, criminal, and credit analysis to Condo Associations across the Chicagoland area. Reach us directly at 815-678-4305, weekdays from 9 - 5.

## **We will be verifying the following information on your behalf:**

Gold Report: Residency, Employment, Education, Net Worth, Character References, Criminal Background History, and Credit Score with Analysis.

Silver Report: Residency, Employment, and Credit Score with Analysis.

Basic Report: Credit and/or Criminal Background history

## **Basic Information:**

We will be collecting your name, date of birth, social security number, and current address to run any credit or criminal background request. To begin collecting information for your Thomas Report, we will need your signed authorization.

Your completed report will be sent to a single end-user (normally the property manager) who has signed the confidentiality service agreement required by the credit reporting bureau. You will not receive a copy of this report.

Note: If you are interested in your credit information, up to 3 free credit reports per year can be obtained for personal use through [annualcreditreport.com](http://annualcreditreport.com).

## **Residency Verification: Two Years of Residence**

**For Renters:** We ask that you provide contact information for your landlord or property manager and/or an official copy of a signed lease agreement.

**For Owners:** If your credit report does not report your owned address, we will contact the county assessor's office. If neither prove ownership, we contact you to request a copy of your real estate tax bill for the home.

## **Employment Verification: Two Years of Employment**

**Option A)** You may provide contact information for an immediate Supervisor or the Human Resources department. The person listed must be willing and able to divulge annual income information, hire date, and a character reference.

**Option B)** You may also provide accountant contact information, two years of W-2's, and/or pages 1-2 of 1040 tax returns.

**Option C)** Provide end of year pay stubs for past two years

**\*\*We DO NOT use The Work Number for employment verification\*\***

For Self-Employment: We prefer that you provide accountant contact information, the most recent two years W2, and/or pages 1-2 of your 1040 tax returns.

## **Confirmed Net Worth Verification:**

**Option A)** An official copy of bank statements which present your name, the bank's name, the date, and current balance. We encourage you to blank out account numbers and transaction details for additional security.

**Option B)** Up-to-date direct contact information for your Financial Advisor(s), Portfolio Manager(s), and/or Accountant.

Note: You will also have the option to list additional personalty, real estate investment properties, or business ownership. In order to verify this information, we require that you provide accountant contact info or tax bills for each included property/business.

## **Education History Verification:**

Please provide a copy of your diploma for expedited service. If your diploma is unavailable, please provide the name of your school, the degree you achieved, and graduation date. This process can delay your report delivery date by up to 30 days.

## **Character References:**

Please provide contact information for two professional references with up-to-date, working e-mail addresses. Included parties will be contacted regarding your character.