SCREENING SYSTEM STARTER PACK

Credit Review Categories

The categories of credit information to review consistently, where credit checks are lawful

Starter Pack: Internal | Requires Local Legal Review | Physical Binder Approved

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Not legal advice. This tool is an educational and operational template, not legal advice. Laws differ by province, state, municipality, and property type. Review and adapt this material with a qualified professional familiar with the laws governing the property before use.

Do not place full credit reports in a physical binder. Record a short factual summary instead and store any report you keep in secure digital storage.

This document does not set credit score cutoffs. If you use a credit standard, write it down, confirm it locally, and apply it the same way to every applicant.

Category	What to look for	Question to ask yourself	Local review
Payment behaviour	Whether accounts are paid as agreed	Is this relevant to paying rent reliably?	No
Collections or judgments	Accounts sent to collection; court judgments, where lawful and relevant	Is it recent, resolved, or explained?	Yes
Pattern of late payments	Repeated late payments over time, not a single event	Is there a pattern, and has it changed?	No
Identity or address mismatch	Names or addresses that do not match the application	Is there a simple explanation to ask about?	No
Other relevant information	Anything your written standard specifically addresses	Does my written standard cover this?	Yes

Rules

- Obtain written consent before any credit check.
- Use only a provider permitted where the property is located.
- Give the applicant a chance to explain anything unclear before deciding.
- Some jurisdictions require a specific notice when credit information contributes to a decline. Confirm locally.
- Destroy credit information on your retention schedule.

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