



GENERAL POLICIES

This is a list of the general policies that Salt Valley Property Management (SVPM) has adopted, regarding properties we OWN. Managed properties may follow different policies, created and applied by the owner of the property.

1. Procedure in the Case of Notice of Address Discrepancy policy

As part of its rental application process, Salt Valley Property Management LLC conducts background checks on all otherwise qualified rental applicants, (collectively herein referred to as “applicant”). Part of this process entails conducting background investigations into applicants’ credit history. In order to detect, prevent, and mitigate identity theft from occurring, Salt Valley Property Management LLC is committed to taking certain action when and if it is notified of an address discrepancy from a nationwide consumer reporting agency in accordance with the Federal Trade Commission’s Identity Theft Red Flag Regulations.

Notice of Address Discrepancy from a Nationwide Consumer Reporting Agency

Per the FTC’s Red Flag Regulations, nationwide consumer reporting agencies must notify Salt Valley Property Management LLC any time there is a substantial difference between the address provided by Salt Valley Property Management LLC when requesting a background investigation about an applicant, and the address’s the nationwide consumer reporting agency has on file for the applicant.

Salt Valley Property Management LLC’s Response to Address Discrepancy Notice

In response to receiving a notice of address discrepancy, Salt Valley Property Management LLC will take the following steps to verify the address of the applicant and form a reasonable belief that knows the identity of the person to whom the consumer report pertains:

1. Review its own records, such as rental applications or other documents provided during the application process to see what address it has on file for the consumer
2. Verify the address with the consumer, and ask him or her to explain any discrepancy

If Steps 1 and 2 lead Salt Valley Property Management LLC to reasonably believe that the person about whom Salt Valley Property Management LLC ran the report, and the person referenced in the report is the same person, no further action is required.

If Steps 1 and 2 do not lead Salt Valley Property Management LLC to form a reasonable belief that it knows the identity of the person to whom the consumer report pertains, Salt Valley Property Management LLC will take the following additional steps:

3. Research public records or perform SSN trace to find address of the person



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4. Ask the applicant to provide at least two additional forms of documentation of his or her current name and address (i.e., driver's license, utility bill, tax forms, etc.)
5. After Salt Valley Property Management LLC investigates the address discrepancy by taking the above steps (as necessary), it will then contact the nationwide CRA (either directly or through its third party vendor) and inform it of the results of its address discrepancy investigation.



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