Rental Applications and the City Council of Long Beach

The idea of having a 90 day term for reports is ludicrous. It takes approximately 40 days for an unlawful detainer to show up on a credit report. The data is uplicaded once a month with all credit agencies.

Cars can be bought and increase credit obligations, collection accounts are uploaded only monthly.

New credit obligations and Student Loan obligations are also uploaded monthly

Do the research with Experian, Equifax and Transunion.

90 days will not provide the protections we as brokers and landlords need to make sure we are not renting to evicted persons or whose credit make them unlikely to fulfill the requirements of the lease. In my standard of rental requirements, No evictions are allowed. (similarly, in Section 8 Housing no evictions are allowed)

In order to satisfy the standard of due diligence only a 30 day time period is proper.

A Broker's fiduciary duty may be breached by using a third party, not supervising the data or delivery.

The question is who is checking the validity of the ID?

There are FAKE IDs on several websites. (on the first page of Google is FAKE ID a brisk business here in California for various reasons.)

You can even buy an Emotional Support Animal Certificate online for \$5.00

I have processed several fake applicants, who had sophisticated fake information, made up credit reports, and ids. If I give up my experience and expertise to someone less qualified, I breach my fiduciary duty. So even if you pass this I cannot abide by your ordinance, for fear of losing my licensed capacity. Any of my Clients could raise the issue of Fiduciary Duty and win.

My license is more important to me than meekly following your directive. The State would not find your ordinance a viable excuse for me to breach my duty and code of ethics.

And this is simply illegal

The City cannot force anyone to purchase a membership in any 'club' or organization. That is Unconstitutional according to the lawyers for the California Association of Realtors, with whom I discussed this issue.

(Three attorneys in conference came to this conclusion) Who would you put in charge of this?

It certainly would be a boon to the Apartment Association of California Southern Cities, with a mandated membership increase of an entire city.

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We make high quality scannable fake ids and replicate every security detail. Our fakes are correctly formatted with magnetic stripes, 1D / 2D bar codes, and scan the same as a real license. CHFake is well known on campuses everywhere as "The Chinese guy". CHFake has grown over time into the most reliable and professional fake id maker online comprised of the best team of dedicated designers. First time customers can read about us in the news by visiting our Questions page for article links.

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Largest selection of fake ids. All templates have been designed by CHFake to be of absolute identical quality to the real id. Please watch the videos and see the close up images of our featured fakes. Rest assured your fake id will pass in-state and nobody, but you, will know it is a fake id. We make Fake ID the best!



We start with real license and make out fake id templates in-house. Not cheap traded or sold ones online. NO site, not even u can make an accurate fake id

without a REAL license in hand for comparison.





We LOVE supplied images for your fake id when hair is FLAT as you can make it as this image of our model shows.



Result is we make you the best scannable fake id. That will work instate! Please read out site, watch the videos, see our fake ids in detail. Read the news article links BEST fake ids are made by us!

It all starts with a template that we make from scratch. This is an enhanced image of our California fake id template showing the third image box. Of course, it is not visible unless it is under black light. We also show the perforated state bear which is only visible by shining concentrated light through the back of the id card. From the tactile DOB over the large image to the laser engraved signature on the front and DOB on the back, every detail is replicated flawlessly. See more of our California Fake ID **Click Here**.



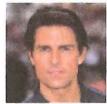
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(/california/recentvictories.html)

(/client-reviews)

Having a Fake Driver's License or Identification Card (Penal Code 470b PC)

Can I go to jail for a fake I.D.? (Penal Code 470)	b)

California Penal Code 470b PC makes it a crime to either

display, or

possess,

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minutes.

any fake identification, with the intent to use that fake ID to commit a forgery (http://www.shouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouseshouses

The technical legal definition of "**fake ID**" in California criminal law is any <u>driver's license</u> (https://www.dmv.ca.gov/portal/dmv/detail/dl/dl) or other identification card issued by a governmental agency that has been

altered,	Phone *	
falsified,		
forged,	Email	
duplicated,		
reproduced, or	City where case is located *	
counterfeited. ²		

And "intent to use that **fake ID** to commit a forgery" means an intent to use the ID to commit fraudil us what happened * (http://www.shouselaw.com/fraud.html)—that is, deceive another person, in order to cause loss or damage to a legal, financial, or property right.³



Submit



Possessing a fake ID in order to buy beer illegally is one way to violate Penal Code 470b PC.

Examples

Here are some examples of people who might face charges for displaying or possessing a fake ID under Penal Code 470b PC:

A 19-year-old college student has a fake driver's license in her apartment that contains her photo, a false name, and a false birthdate; she plans to use it to buy alcohol.

An undocumented immigrant has a fake driver's license that he believes will help him avoid harassment by police or detection by authorities.

A man who is involved in a complicated identity theft (http://www.shouselaw.com/identity_theft.html) scheme uses a number of fake government IDs to pass checks written in the names of people whose identities have been stolen.

Penalties

PC 470b displaying or possessing a fake ID is what is known as a California "wobbler." (http://www.shouselaw.com/wobbler.html)

This means that it can be charged as either a California misdemeanor (http://www.shouselaw.com/misdemeanor.html) or

a California felony (http://www.shouselaw.com/felony.html), depending on the circumstances.4

The misdemeanor penalties for this crime are up to one (1) year in county jail, and/or a fine of up to one thousand dollars (\$1,000).⁵

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The potential felony penalties are sixteen (16) months, two (2) years or three (3) years' imprisonment, and/or a fine of up to ten thousand dollars (\$10,000).⁶ Most responses within 5 minutes.

Legal defenses

Name *

A credit report contains a gold mine of information for a prospective landlord. You can find out, for example, if a particular person has ever filed for bankruptcy or has been:

- · late or delinquent in paying rent or bills, including student or car loans
- · convicted of a crime, or, in many states, even arrested
- evicted (your legal right to get Information on evictions, however, may vary among states)
- · Involved in another type of lawsult such as a personal injury claim, or
- · financially active enough to establish a credit history.

Information in credit reports covers the past seven to ten years.

Depending on the type of report you order (the offerings vary according to the agency you deal with), you may also get an applicant's credit, or "FICO" score. This number, ranging from 300 to 850, purports to indicate the risk that an individual will default on payments. High credit scores indicate less risk. Generally, any score above 650 is considered a medium risk or less. Don't put too much value in a high credit score, since this number does not reflect the many other good-tenant characteristics (such as ability to get along with neighbors and take good care of your property) that are very important. For more on the topic, see the Nolo article "Credit Scores." (/iegal-encyclopedia/credit scoring-30137.html)

Information Landlords Need to Get a Tenant's Credit Report

To run a credit check, you'll need a prospective tenant's name, address, and Social Security number or ITIN (Individual Taxpayer Identification Number), which will typically be on the rental application you ask prospects to complete. The application is also the place for applicants to authorize you to run a credit report. Be sure to tell prospective tenants the amount of any credit fee you are charging (discussed below). Nolo's Residential Rental Application (/products/residential-rental-application-pro18.html) and Consent to Background Check (/products/consent-to-background-check-pr121.html) forms both include sections where the tenant gives consent your to check their credit report.

Where to Get a Tenant's Credit Report

FEATURED LISTINGS FROM NOLO

8 Landlord and Tenant Law Firms in Long Beach, California CHANGE LOCATION

Perona, Langer, Beck, Serbin, Mendoza and Harrison (http://noio.lawyers.com/iong-

beach/california/perona-langer-beck-serbin-mendoza-and-harrison-115889-f/?domain=nolo.com)

5,0/5.0

(http://nolo.lawyers.com/long-beach/california/perona-langer-beck-serbin-mendoza-and-harrison-115889-f/?domain=nolo.com)

VIEW PHONE

CONTACT (HTTP://NOLO.LAWYERS.COM/LONG-BEACH/CALIFORNIA/PERONA-LANGER-RECK-SERBIN-MENDOZA-AND-HARRISON-115889-F/CONTACT/? DOMAIN-N/DLO.COM)

Swipe to view more

Three credit bureaus have cornered the market on credit reports:

- Equifax (http://www.equifax.com)
- TransUnion (http://www.transunion.com), and
- Experian (http://www.experian.com).

You cannot order a credit report directly from the big three bureaus. Instead, you'll need to work through a credit reporting agency or tenant screening service (type "tenant screening" into your browser's search box). Look for a company that operates in your area, has been in business for a while, and provides you with a sample report that's clear and informative. You can also find tenant-screening companies online in the Yellow Pages under "Credit Reporting Agencies." Your state or local apartment association may also offer credit reporting services. With credit reporting agencies, you can often obtain a credit report the same day it's requested. Fees depend on how many reports you order each month.

Collecting Credit Check Fees from Tenants

It's legal in most states to charge prospective tenants a fee for the cost of the credit report itself and your time and trouble. Any credit check fee should be reasonably related to the cost of the credit check —\$30 to \$50 is common. California sets a maximum screening fee and requires landlords to provide an itemized receipt when accepting a credit check fee. See the Nolo article "California Law on Application Screening Fees and Credit Reports," (/legal-encyclopedia/california-law-tenant-application-screening-fees-credit-reports.html) for details.

Be sure prospective tenants know the amount and purpose of a credit check fee and understand that this fee is not a holding deposit and does not guarantee the rental unit.

Also, if you expect a large number of applicants, you'd be wise not to accept fees from everyone. Instead, read over the applications first and do a credit check only on those who are genuine contenders (for example, exclude and reject those whose income doesn't reach your minimum rent-to-income ratio). That way, you won't waste your time (and prospective tenants' money) collecting fees from unqualified applicants.

Keep in mind that it is illegal to charge a credit check fee if you do not use it for the stated purpose and pocket it instead. Return any credit check fees you don't use for that purpose.

Can Tenants Provide A Copy of Their Own Credit Report?

Tenants who are applying for more than one rental will be understandably dismayed at the prospect of paying each landlord to pull the same credit report. They may obtain their own report, make copies, and ask you to accept their copy. Federal law does not require landlords to accept an applicant's copy---that is, you may require applicants to pay a credit check fee for you to run a new report. Wisconsin is an exception: State law in Wisconsin forbids landlords from charging for a credit report if, before the landlord asks for a report, the applicant offers one from a consumer reporting agency and the report is less than 30 days old. (Wis. Adm. Code ATCP 134.05(4) (b).)

Rejecting a Tenant Because of a Poor Credit Report

If you do not rent to someone because of negative information in a credit report, or you charge someone a higher rent because of such information, you must give the prospective tenant the name and address of the agency that reported the negative information. This is a requirement of the federal Fair Credit Reporting Act. (15 U.S. Code § §â

Free Legal Information

Landlords & Rental Property »

Managing Your Landlord Business (http://www.nolo.com/legal-encyclopedia/property-management?utm_source=nolocontent&utm_medium=nolo&utm_campaign=nolo-refated-products)

Rental Property Maintenance (http://www.nolo.com/legal-encyclopedia/rentai-repairs-and-maintenance?utm_source=nolo-content&utm_medium=nolo&utm_campaign=nolo-related-products)

Landlord's Right to Enter (http://www.nolo.com/legal-encyclopedia/tenant-privacy?utm_source=nolocontent&utm_medium=nolo&utm_campaign=nolo-related-products)

Collecting and Returning Security Deposits (http://www.noio.com/legal-encyclopedia/collecting-and-returning-security-deposits? utm_source=noio-content&utm_medium=noio&utm_campaign=noio-related-products)

Landlord Liability Issues (http://www.nolo.com/legal-encyclopedia/landlord-liability?utm_source=nolocontent&utm_medium=nolo&utm_campaign=nolo-related-products)

Evicting a Tenant or Ending a Lease (http://www.nolo.com/legal-encyclopedia/eviction?utm_source=nolocontent&utm_medium=nolo&utm_campaign=nolo-related-products)

Renters' Rights »

Renting a House or Apartment (http://www.nolo.com/legal-encyclopedia/renting-leases-deposits?utm_source=nolo-content&utm_medium=nolo&utm_campaign=nolo-related-products)

Repairs and Maintenance (http://www.nolo.com/legal-encyclopedia/repairs-maintenance?utm_source=nolocontent&utm_medium=nolo&utm_campaign=nolo-related-products)

Google Customer Reviews