



# SAFER SHOWINGS. SMARTER ENGAGEMENTS.

Combat Fraud, Mitigate Risk, and Stay Safe with FOREWARN Complimentary Benefit to MJAR Members - Valued at \$300 a Year









**RECEIVE A CALL** 

**CHECK THE FOREWARN APP** 

KNOW YOUR PROSPECT

To set up your password, visit https://app.forewarn.com/membersetup

# **IDENTITY VERIFICATION**

Verify the identity of anyone that is part of the real estate transaction and address potential risks

### **KNOW YOUR CUSTOMER**

Instant knowledge allows you to better understand your customers and serve them more effectively

## **GAIN CLIENT CONFIDENCE**

By working to prevent fraud, mitigate risk, and promote safety, you help protect not only yourself, but your buyers and sellers as well





Reverse incoming call to verify prospect

(name, phone, and address)



Instantly search for criminal history (criminal records)



Verify financial risks

(bankruptcies, liens, judgments, and foreclosures)



Verify current assets (properties and vehicles)

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Mid Jersey Association of REALTORS® absolutely precludes and prohibits the use of FOREWARN for rental tenants. The Fair Chance in Housing Act (FCHA) only protects potential tenants, not potential buyers or sellers. The app should never be used when a REALTOR® is engaging with a potential tenant.

FOREWARN should not be used in New Jersey for potential tenants unless a conditional offer to lease has been made to the tenant first. The agent should submit all tenant applications to the landlord without any recommendation and let the landlord decide who should be offered the lease. If a FOREWARN report includes that a tenant has a criminal background, the agent should not disclose that information to the landlord unless a conditional offer has been made.

### COMPLIANCE

As a professionally licensed agent, you can use FOREWARN to verify the identity and potential risks associated with your business prospects. Please note that you must limit your FOREWARN searches to professional use only. FOREWARN is only to be used for verifying inbound prospects that have initiated the interaction, such as when a potential buyer or seller have contacted you or initiated a request for information. The FOREWARN service is not to be used for marketing (e.g. prospecting for potential leads/clients) or to determine anyone's eligibility for credit, insurance, or employment, or for any other purpose regulated by the Fair Credit Reporting Act. Search activity is actively monitored (search terms and volume) to ensure proper use by our Subscribers as outlined in the Subscriber Agreement and the FOREWARN Terms and Conditions. Any use that is outside of the outlined proper usage that you agree to upon activating your account is prohibited and can result in your service being terminated. The specific compliance and use terms can be viewed here, however below are a few examples of ways you should NOT use FOREWARN:

DO NOT use FOREWARN to search for anyone who is not engaging in business with you (including, but not limited to celebrities, public figures, friends, family). DO NOT share information from FOREWARN, or your FOREWARN access credentials, with any third-party and DO NOT publicly post such information. DO NOT tell a prospect that they are not permitted, or unqualified, to purchase or sell a property because of information you obtain from FOREWARN. DO NOT use information from FOREWARN to harass or intimidate anyone, or to otherwise violate applicable laws.

The above examples are NOT meant to be all-encompassing, and you should refer to the Subscriber Agreement and the FOREWARN Terms and Conditions for additional information. FOREWARN is a powerful tool intended for the increased safety and efficiency of your business. Proper use of the service by real estate professionals ensures that we can continue to provide this valuable tool to the industry.

The advertiser (FOREWARN) is solely responsible for the accuracy of the advertisement and for ensuring that the advertisement complies with all applicable laws. MJAR does not evaluate the advertised services or products, or any claims made in the advertisement. MJAR is not responsible for any inaccurate or false statements or claims made in the advertisement or in any materials or websites linked-to by the advertisement. MJAR does not endorse or sponsor the Advertiser's products or services. MJAR makes no guarantees, warranties or representations about the Advertiser and Advertiser's products or services. Should you decide to purchase any products or services from the Advertiser, YOU DO SO AT YOUR OWN RISK. MJAR IS NOT LIABLE FOR ANY DAMAGES THAT MAY ARISE FROM A TRANSACTION BETWEEN YOU AND THE ADVERTISER.