

## LumaCorp, Inc.

“I get enough information from Identity Cross Check Reports to effectively do my job. I input an applicant’s Social Security Number just one time and don’t need to research other data sources, which can take an incredible amount of time.”

**Phyllis Metevier**  
Director of Applicant Screening  
LumaCorp, Inc.

### THE CLIENT

LumaCorp, Inc. is a licensed real estate broker managing 17 properties with more than 4,250 units serving residents of Texas. Established in 1984, LumaCorp offers housing in Houston, Longview, Lufkin, Tyler and the Dallas Fort Worth metro area.

Committed to its properties and the residents it serves, LumaCorp strives to maintain the highest standards in the real estate services industry. The company has received numerous awards for outstanding performance in apartment property management, including the President’s Award and the Certified Property Manager of the Year Award from the Institute of Real Estate Management. LumaCorp also received the President’s Award from the Apartment Association of Greater Dallas.

### THE ISSUE

LumaCorp has used CBCAmRent’s resident screening services for several years, including Eviction Records, Credit Reports, Criminal Records and RentWise (a multi-family industry statistical risk model). Before partnering with CBCAmRent, LumaCorp’s goal was to process as many resident applications as possible within the same day because a fast turnaround not only enables responses to applicants sooner, but also fills vacancies with qualified residents quicker. According to Phyllis Metevier, Director of Applicant Screening for LumaCorp, CBCAmRent’s services helped the company meet and exceed this goal.

“Before we began using CBCAmRent, we processed 250-300 applications per month, and the approval process took two to three days,” she explained. “CBCAmRent enables us to process roughly 400 applications per month now, and the process can take as little as five minutes.”

In an effort to maximize the resident screening process even more, LumaCorp began looking for a way to verify Social Security Numbers provided by resident applicants.

### THE OBJECTIVE

LumaCorp’s key objective was to find and implement an efficient and effective screening process to verify Social Security Numbers provided by applicants, thereby reducing incidents of fraud.

### THE STRATEGY AND TACTICS

LumaCorp implemented CBCInnovis’ Identity Cross Check Report in 2006. Now the company can review potential fraud-related information in an easy-to-read format, which isolates and summarizes information found in CBCAmRent’s Report. This information includes:

- Variations in name or address between the Innovis identification information and the applicant’s information
- Identity information for all consumers affiliated with the applicant’s Social Security Number
- Fraud alerts, active military duty alerts, OFAC alerts and messages generated from proprietary fraud processes

In addition, Identity Cross Check Report complies with the U.S. Patriot Act and Gramm-Leach Bliley Act.

Phyllis said LumaCorp receives approximately 100 applications per week, all of which are run through CBCAmRent’s resident screening services and Identity Cross Check.

“We request a copy of a person’s Social Security Card when the Identity Cross Check Report shows different names associated with the number,” she said. “This occurs in approximately 10 percent of the applications. If the applicant cannot provide proper identification, the screening process is halted until they can provide satisfactory identity verification documents. Many times, the applicant doesn’t return, which indicates there was obvious fraud.”

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### RESULTS

Now LumaCorp is able to review potential fraud-related information for every single applicant – quickly and easily.

“We’re better able to screen them and allow some to move in with certain conditions,” Phyllis explained. “Based on information from Identity Cross Check, we have increased the number of conditional approvals by about 15 percent.”

Phyllis said Identity Cross Check has expedited the approval process too.

“In April 2007, 68% of all applications were processed and approved on the same day,” she explained. “This is a very high percentage.

Identity Cross Check Report speeds up both our response time to applicants and our ability to fill vacancies with qualified residents.”

The amount of time spent researching an applicant’s information has decreased significantly too.

“I get enough information from Identity Cross Check Reports to effectively do my job. I input an applicant’s Social Security Number just one time and don’t need to research other data sources, which can take an incredible amount of time,” she said.