

# CAL COAST CREDIT REPORTS

1663 Mission Street, #603, San Francisco, CA 94103

Phone (415) 252-2888

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## PHYSICAL INSPECTION CHECKLIST – RESIDENTIAL

An onsite inspection is required for all new accounts. The inspection must be done by a Credit Bureau approved vendor.

**Business Name:** \_\_\_\_\_

**Phone:**

\_\_\_\_\_

**DBA (if applicable)** \_\_\_\_\_

**Contact:**

\_\_\_\_\_

**Address:** \_\_\_\_\_ **Title:**

\_\_\_\_\_

**City, State, Zip:** \_\_\_\_\_ **Inspection**

**Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Industry Type:** \_\_\_\_\_

Inspection requires a minimum of three (3) photos to be taken of the location:

(1) One exterior photo.

(2) One interior photo of the product/workspace (i.e., merchandise), or the actual workspace (computers, desks).

(3) One interior photo showing where the credit reports are secured; such as locked file cabinets, file room, etc.

### Physical Location

1.a) Is the company located at the exact address stated on the Inspection Request Form?

Yes  NO

1.b) Explain any discrepancy:

\_\_\_\_\_

2.a) Is the office located in a: house, apartment, mobile home, trailer, other?

\_\_\_\_\_

3.a) Is the office space shared with another business?

Yes  No

3.b) If YES, what is the name and what type of service do they provide?

\_\_\_\_\_

3.c) Is it separated from the other business with a lockable door?

Yes  No

3.d) What is the relationship between the companies? \_\_\_\_\_

4.) Obtain website address:

\_\_\_\_\_

5.a) Is there evidence that this is an active business?

Yes  No

5.b) Are employees present, client files, etc?

Yes  No

6.a) What service(s) does it appear they provide (e.g. is there inventory indicative of a retailer, do they service consumers or other businesses, is there equipment indicative of a leasing company, etc)?

\_\_\_\_\_

6.b) Ask "What types of services and products they provide"?

\_\_\_\_\_

7.a) Is there evidence (advertising, letterhead, business cards) that company is involved in or associated with credit repair, legal services, private investigation, debt counseling, pornography, bail bond or any illegal activity?  Yes  No

7.b) If YES, Explain:

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7.c) Secure copies of any applicable literature:

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**Suspicious Activity**

8.a) Is there evidence of any suspicious activity?  Yes  No

8.b) Please explain: \_\_\_\_\_

8.c) Note any positive or negative observation related to security of premises, workstations, files, etc. \_\_\_\_\_

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9.) Is contact to nice, angry, evasive, or inquisitive (attempting to understand/influence inspection)?  Yes  No

10.a) Does the contact have difficulty describing the nature of the business?  Yes  No

10.b) Does the contact have difficulty describing the products and services?  Yes  No

11.) When scheduling the appointment, was the phone answered in a personal capacity, or with another name or a general name, in such as "corporate office" or vague voice mail message?  Yes  No

12.) Were there any problems in scheduling the physical inspection?  Yes  No

13.) Can the contact only be reached by mobile phone?  Yes  No

14.) If available, did discussions with receptionist, or other employee conflict or raise suspicions?  Yes  No

**Security (Physical / Access Documentation Security)**

15.a) What security features are utilized and/or present at the client's location? For example, door, locks, etc.

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15.b) Hours of operation and who can get in when?

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15.c) Is there a security system present?  Yes  No

16.a) How are the credit reports secured?

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16.b) Is there a lock on the door to the office or locked filing cabinets?  Yes  No

16.c) Is the office secured from the rest of the home?  Yes  No

16.d) If No, how are others kept out of the office?

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16.e) Is office space separated from living quarters (no bed, toys, clothes in room)?  Yes  No

16.f) If NO, explain:

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17.a) Does the office space have appropriate furnishings (office equipment, phones, plaques)?  Yes  No

17.b) Are customer files present?  Yes  No

18.a) Disposal of sensitive information: Shredders?  Yes  No

18.b) Are the shredder bins locked or can anyone get access?  
\_\_\_\_\_

18.c) If they do not have a shredder, how do they dispose of documents?  
\_\_\_\_\_

I, \_\_\_\_\_ have visited and inspected the premises described, and concluded that all of the above information is correct. (Photos included). I also acknowledge that I understand that the Federal Fair Credit Reporting Act requires that any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses may be fined under Title 18, United States Code, imprisoned for not more than 2 years, or both.

\_\_\_\_\_  
Inspector's Signature

\_\_\_\_\_  
Phone Number

Date Inspected: \_\_\_\_\_ Person Interviewed: \_\_\_\_\_ Title: \_\_\_\_\_