The Four Rivers Association of REALTORS® is thrilled to announce a **COMPLIMENTARY PROACTIVE SAFETY AND LEAD INTELLIGENCE** service for all Four Rivers Primary, Secondary, and Appraiser Board Members! *Not available for CTXMLS Only Members/Subscribers.

FOREWARN brings intelligence to the real estate industry through innovative solutions to help ensure safer engagements and smarter interactions.

The **FOREWARN** application gives an agent the ability to gain instant insight on a prospective client (within seconds, without exposing any protected class information) using only a phone number! *Don't have a phone number...* you can also search by name.

Instantly verify:

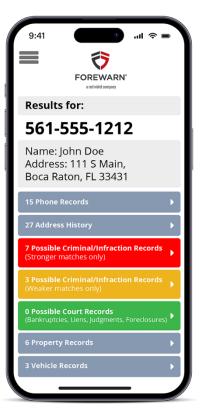
- **Identity** (first name, last name, alias, and age)
- Phone numbers (residential and mobile history)
- Address history (rental, ownership, and associated addresses)
- Financial indicators (bankruptcy, lien, judgement, and foreclosure history)
- **Property records** (nationwide property ownership history)
- Criminal records (nationwide criminal history search)

Verifying your prospects in **FOREWARN** is not only critical for your personal safety and efficiency, but also a benefit to your listing homeowners, providing an added layer of protection for their homes and families.

Setting Up Your Complimentary FOREWARN Account

As a Four Rivers Primary, Secondary, or Appraiser Board Member, setting up your complimentary FOREWARN account is quick and easy!

- 1. <u>Click here</u> and enter your email address when prompted to do so (be sure to use the same email address that this email was sent to as it will serve as your FOREWARN 'Username').
- 2. You will receive an activation email from FOREWARN, open it and click the link as instructed. If you do not see the email, be sure to check your junk/spam folder.
 - a. If you do not see the email after checking your junk of spam folder, this may be due to the fact that your account could not be setup as FOREWARN does not have your cell phone number. Please contact FOREWARN Support at 561.757.4551 to provide them with your cell phone number.
- 3. You will be prompted to enter an authentication code that will have just been texted, or optionally read to you via automated call, to your phone number on file. Upon completion you will be prompted to create a password.
 - a. If you are not receiving the text/call authentication code, FOREWARN may have the wrong phone number on file. Please contact FOREWARN Support at 561.757.4551 to update them with your correct cell phone number.
- 4. Now you are ready to download the FOREWARN app by clicking on the appropriate link below from your mobile device, or searching for FOREWARN in the app store:
 Click here from your mobile device for iOS / Apple / iPhone / iPad app
 Click here from your mobile device for Android app



5. After activating your account, you can also log into your FOREWARN account from any web browser via the FOREWARN.com homepage (click 'Sign In' at top-right) or via this link: https://app.forewarn.com/

Searching FOREWARN in Seconds

- FOREWARN provides instant & mobile identity verification and public records (criminal, property, court, etc.) for over 98% of the U.S. adult population.
- With FOREWARN's roughly 90% coverage of mobile and residential phone numbers, you should be able to search and verify most people from their phone number alone.
- When you are unable find an individual in FOREWARN using a phone number, this does not
 necessarily mean fraud or criminal intent. FOREWARN users are encouraged to gather
 further details and use the additional search functionality (the "Search by name" link) within
 the FOREWARN app to ensure verification of the prospect.
- Name search tip: When searching by name, if there are more than 100 results to your query, FOREWARN will display "Too many records found" and prompt you to re-run your search using additional criteria.
- Phone search tip #1: In the search results, FOREWARN displays all the individuals who have ever been associated/linked with the searched phone number. It is normal for multiple people to be linked to a single phone number, either as previous owners of the phone number, or relatives.
- Phone search tip #2 "Record not found": If you search missed calls from telemarketing companies (typically they will not leave a voice message), you will get the result "Record not found" because that phone number has never been owned by, or associated with, a person.

IMPORTANT – 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 (https://www.forewarn.com/termsandconditions/), 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.

For a **brief video introduction and tutorial** on FOREWARN, you can also <u>click here</u>.

FOREWARN Customer Support

If you experience any difficulty setting up your password or logging into FOREWARN, please reach out to **FOREWARN support** at **561-757-4551** or **support@forewarn.com** (Monday – Friday; 9AM-5PM ET).