

EVICTIIONS AND TENANT SCREENING REPORTS

**A PRACTICAL GUIDE TO FINDING, UNDERSTANDING, AND
NAVIGATING EVICTION AND TENANT SCREENING RECORDS**

BY NALO VENTURES GROUP

Educational reference guide

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

Contents

Use this guide from beginning to end or go directly to the section that matches your situation.

1. Where eviction information may appear
2. Tenant screening agencies and platforms
3. The difference between a filing and a judgment
4. Requesting the report used against you
5. Checking court records
6. Reviewing the report for errors
7. Disputing inaccurate eviction information
8. Eviction debt and traditional credit reports
9. Challenging or removing eviction information
10. Explaining an accurate eviction
11. What to do after a housing denial
12. Dispute packet checklist
13. Worksheets and letter starting points
14. Legal Authority and Reference Guide
15. Official references

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

How to Use This Guide

An eviction filing, landlord balance, or tenant screening error can make it harder to rent a home. The first step is identifying where the information is being reported and whether the report accurately describes what happened.

This guide explains how to request the report used in a housing decision, compare it with court records, dispute inaccurate information, address related collection accounts, and explain an accurate but resolved situation to a landlord.

This guide is for educational and informational purposes only. It is not legal advice and does not create an attorney-client relationship. Housing laws, court procedures, reporting periods, and sealing or expungement rules vary by state and may change. No removal, approval, score increase, or specific result is guaranteed. If you have an active case, a judgment, a lockout, or a deadline, consider contacting a qualified attorney or legal-aid organization.

Important: A valid eviction or debt is not automatically removable. The strongest challenges are based on a specific error, inaccurate status, wrong person, missing outcome, duplicate record, improper reporting period, or court order.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

Chapter 8

Evictions and Tenant-Screening Reports

An eviction can affect your ability to rent a home even when it does not appear on your Equifax, Experian, or TransUnion credit reports.

Landlords and property managers may use tenant screening reports, court records, rental history databases, credit reports, and specialty consumer reports when reviewing a rental application.

Where eviction information may appear

Eviction related information may appear in:

- Tenant-screening reports
- Rental history reports
- County or municipal court records
- Public-record databases
- LexisNexis or similar specialty reports
- Landlord or property management records
- Debt collection accounts connected to unpaid rent
- Traditional credit reports if unpaid rent was sent to collections

An eviction may not appear in every location. Checking only your three major credit reports may not reveal everything affecting your housing applications.

Tenant-screening agencies and platforms

Some examples landlords and property managers may use include:

- TransUnion SmartMove
- Experian RentBureau
- SafeRent Solutions, formerly CoreLogic Rental Property Solutions
- LexisNexis
- RentPrep
- RealPage/Experian RentGrow
- AppFolio
- Yardi
- Avail
- TurboTenant
- National Tenant Network

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

- First Advantage

These reports may include:

- Eviction filings
- Rental payment history
- Collections
- Address history
- Credit information
- Criminal background information
- Income or employment verification
- Risk scores or rental recommendations

Some companies provide the screening platform while obtaining information from another consumer reporting company. Therefore, do not assume the company listed on the rental application is the only company holding your information.

The CFPB maintains a current list of consumer reporting companies, but company names, ownership, and procedures may change. Verify the current contact and dispute information before requesting a report or submitting a dispute. www.consumerfinance.gov

The difference between an eviction filing and an eviction judgment

A landlord may file an eviction case, but that does not automatically mean the landlord won.

A tenant screening report should accurately identify whether the record involved:

- A filed case
- A dismissed case
- A judgment for the landlord
- A judgment for the tenant
- A settled case
- A withdrawn case
- A pending case
- A sealed or expunged case

A dismissed case should not be reported as though the tenant was evicted. A filing should not automatically be described as a judgment.

Review the case outcome carefully.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

Request the report used against you

If you are denied housing, charged a higher deposit, required to pay additional months of rent, asked for a co-signer, or offered different terms because of a consumer report, ask for the adverse action notice.

The notice should identify:

- The tenant screening company
- The company's contact information
- The reason for the decision
- Instructions for requesting a copy of the report

Request the report from the company named in the notice.

If you are not given an adverse action notice, ask the landlord or property manager whether a tenant screening report was used and which company provided it.

Federal law generally requires a landlord to provide certain information when a consumer report contributes to a negative rental decision. You may also have the right to request a free copy of the report within the applicable time period. www.consumerfinance.gov

Check court records

If the report lists a court case, compare it with the records from the court where the case was filed.

You may need to check:

- County civil court records
- Justice court records
- Housing or landlord tenant court records
- County clerk records
- State court databases

Court websites and procedures vary. Some records are available online, while others require a request from the clerk's office.

Compare the court record with the tenant-screening report.

Look for differences in:

- Your name
- Case number
- Filing date
- Judgment date
- Amount

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

- Case status
- Final outcome

A court record may confirm that a case existed, but it does not automatically prove that every detail in the screening report is accurate.

Review the report for errors

Check for:

- Eviction cases that do not belong to you
- A similar name attached to your file
- Incorrect addresses
- Incorrect case numbers
- Duplicate filings
- Dismissed cases shown as judgments
- Incorrect amounts
- Wrong dates
- Missing case outcomes
- Sealed or expunged cases
- Information that is too old to report
- A landlord's debt listed as an eviction
- A collection account that does not belong to you

Take screenshots or save a copy of the report before disputing anything.

Dispute inaccurate eviction information

If the information is inaccurate, incomplete, outdated, duplicated, or does not belong to you, dispute it with:

1. The tenant-screening company
2. The company or person that provided the information

Your dispute should clearly state:

- The case or account being challenged
- The specific error
- What the correct information should say
- The documents supporting your position
- The correction or deletion requested

Examples:

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

This report lists a judgment against me, but the case was dismissed. Please correct the case outcome.

This case does not belong to me. The name, address, and date of birth do not match my information. Please investigate and remove the record from my report.

This report lists the same eviction case twice. Please investigate and remove the duplicate entry.

Tenant screening companies generally must conduct a reasonable investigation of disputed information. www.consumerfinance.gov

Gather supporting documents

Useful documents may include:

- Court dismissal documents
- Court judgment
- Settlement agreement
- Payment records
- Satisfaction of judgment
- Sealing or expungement order
- Lease or move-out documents
- Landlord correspondence
- Proof of identity
- Proof of address
- Adverse-action notice
- The tenant screening report

Submit only documents relevant to the dispute. Protect unnecessary personal information when uploading documents.

Eviction debt and credit reports

An eviction itself may not appear on a traditional credit report. However, unpaid rent, fees, property damage, or a related debt may be reported separately.

For example:

- A landlord may send unpaid rent to a collection agency.
- The collection agency may report the account to the major credit bureaus.
- The account may appear as a collection even though the eviction case itself does not appear.
- The debt may be reported under the wrong amount or under the wrong person's name.

Review both your tenant-screening reports and traditional credit reports.

If the debt is inaccurate, dispute it with the credit bureau and the company furnishing the information.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

Information that is too old

Tenant screening information has reporting limits, and state laws may provide additional protections.

Do not assume that every eviction record can be reported forever. Review the date of the case and the applicable federal and state rules.

If a report contains information that is too old to be reported, dispute it and identify the specific date and rule supporting your request.

Sealed or expunged records

If a court has sealed or expunged an eviction case, the case may need to be removed or corrected in reports that continue displaying it.

Provide a copy of the court order when submitting the dispute.

Do not assume that removing information from a public court database automatically updates every tenant-screening company. You may need to dispute the information directly with each company reporting it.

Explaining an accurate eviction

If the eviction information is accurate and still reportable, deletion may not be available.

You may still:

- Explain the circumstances to the landlord
- Provide proof that the balance was paid
- Show that the case was resolved
- Provide rental references
- Provide proof of current income
- Show stable housing since the case
- Request an individual review
- Apply with a co-signer, if available
- Look for landlords who review applications individually

A landlord may consider the full situation instead of relying only on an automated screening result.

If you are denied housing

If you are denied because of a tenant screening report:

1. Save the denial or adverse action notice.
2. Request the report used.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

3. Review the report for errors.
4. Check the related court record.
5. Dispute inaccurate information.
6. Keep proof of your dispute.
7. Ask the landlord to reconsider after the report is corrected.
8. Consider filing a complaint if the company does not correct documented errors.
9. Seek legal assistance if you believe your rights were violated.

How to Challenge or Remove Eviction Information

An eviction record may be challenged through several different processes. The correct option depends on whether the information is inaccurate, unverifiable, too old, connected to a dismissed case, sealed by the court, or tied to a judgment that may be set aside.

Dispute inaccuracies under the FCRA

Under the Fair Credit Reporting Act, consumer reporting companies generally must investigate disputes involving inaccurate or incomplete information. This applies to traditional credit reports and many tenant-screening reports.

Legal authority: 15 U.S.C. §§ 1681i and 1681s-2

Potential errors may include:

- Wrong case status
- Dismissed case reported as an eviction judgment
- Mismatched name or identifying information
- Wrong case number
- Incorrect amount
- Duplicate filing
- Missing final disposition
- Sealed or expunged record still being reported
- Information that is too old to report
- A record belonging to another person

A consumer reporting company generally has 30 days to investigate a dispute. In some situations, the investigation period may extend to 45 days. State law may provide a shorter deadline or additional protections.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

If the information is inaccurate or incomplete, the company should correct or delete the inaccurate portion.

Challenge information that cannot be verified

If the reporting company or data furnisher cannot reasonably verify the disputed information, the information may need to be deleted or corrected.

A dispute should identify:

- The exact eviction record
- The specific error
- The correct information, if known
- Supporting court documents
- The correction or deletion requested

Do not assume that any record will be deleted simply because a company does not respond immediately. Keep the dispute confirmation, investigation results, and updated report.

Check collection accounts separately

Equifax, Experian, and TransUnion generally do not report ordinary eviction filings as traditional credit accounts. However, unpaid rent, fees, property damage, or a landlord balance may be sent to a collection agency and appear as a collection account.

Review those collection accounts for:

- Incorrect balance
- Wrong landlord or property company
- Duplicate reporting
- Incorrect dates
- Payments or settlements not reflected
- A debt that does not belong to you
- A collection account connected to a dismissed or resolved case

Dispute inaccurate collection information with the credit bureau and the company furnishing the information.

Legal authority: 15 U.S.C. §§ 1681i and 1681s-2

Review the reporting period

Most adverse information covered by the FCRA has a limited reporting period, commonly seven years, although the calculation depends on the type of information and applicable law.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

State law may provide additional protections, including shorter reporting periods or rules governing eviction records.

Do not assume that every eviction record can remain on a tenant-screening report indefinitely. Check the dates and current federal and state rules.

Legal authority: 15 U.S.C. § 1681c

Request sealing or expungement

An eviction filing is a court record. Depending on state law, you may be able to ask the court to seal or expunge the record.

Possible reasons may include:

- The case was dismissed
- The case was filed because of an error
- The case was resolved
- The record contains inaccurate information
- The case involved identity theft
- State law allows sealing after certain conditions are met
- The record is harming your ability to obtain housing

If the court grants the request, the record may no longer be available to the public. However, you may still need to dispute the information with tenant-screening companies that already received or reported it.

A court order does not automatically update every private database.

Request a motion to vacate

If a judgment was entered, you may be able to ask the court to vacate, or set aside, the judgment.

Possible reasons may include:

- You were not properly served
- You did not receive legally required notice
- The judgment was entered by default
- The amount was wrong
- The case was settled
- The balance was paid
- The landlord or creditor made a material error
- The judgment was connected to identity theft
- State law provides another valid basis

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

The procedure and deadline depend on the court and state. A motion to vacate is filed with the court that entered the judgment. It is not submitted to the credit bureaus.

If the court grants the motion, obtain a certified copy of the order and provide it to the tenant screening companies and other reporting companies still showing the record.

Important reminder

There is no single letter that automatically removes every eviction.

The correct process depends on the problem:

- Wrong information: Dispute it.
- Unverifiable information: Challenge the investigation and request correction or deletion.
- Too old information: Dispute the reporting period.
- Dismissed or sealed case: Provide the court documentation.
- Default judgment: Ask the court whether a motion to vacate is available.
- Unpaid rent collection: Dispute the collection separately if it is inaccurate.

No result is guaranteed, but consumers have the right to challenge inaccurate or incomplete tenant-screening information.

Chapter 8 takeaway

An eviction can affect housing decisions through several different records, even if it does not appear on your traditional credit reports.

Check:

- Tenant screening reports
- Court records
- Specialty consumer reports
- Collection accounts
- Traditional credit reports

Make sure the report accurately identifies whether the case was filed, dismissed, settled, or decided. If the information is inaccurate, incomplete, outdated, duplicated, sealed, or connected to someone else, dispute it with the screening company and the company that supplied the information.

Always check the adverse action notice first. It may tell you exactly which company provided the report used in the housing decision.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

Dispute Packet Checklist

Use this checklist before submitting a dispute. Keep copies of everything you send and every response you receive.

- The tenant screening report or credit report showing the item
- The adverse-action notice, if housing was denied or different terms were offered
- Court docket, case summary, dismissal, judgment, settlement, satisfaction, sealing, or expungement document
- Lease, move-out records, payment confirmations, or landlord correspondence
- Identification and proof of address, when requested by the reporting company
- A short written explanation identifying the exact error
- Confirmation number, submission date, and copies of uploaded documents
- Investigation results and an updated report after the response

Do not send original documents. Redact unnecessary information, such as a full Social Security number or full account number, unless the company specifically requires it.

Eviction Record Review Worksheet

Complete one worksheet for each record you are reviewing.

Screening company or bureau: _____

Date report received: _____ Report or reference number: _____

Property or landlord listed: _____

Court and county: _____

Case number: _____ Filing date: _____

Judgment or final-outcome date: _____

Status shown on the report: _____

What the court record says: _____

Exact error or concern: _____

Documents that support the correction: _____

Correction or deletion requested: _____

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

Court Record Research Checklist

1. Identify the court named in the report.
2. Search the court website or contact the clerk's office.
3. Obtain the docket or case record, if available.
4. Confirm the name, address, case number, dates, amount, and final outcome.
5. Ask whether the record has been dismissed, satisfied, sealed, expunged, or vacated.
6. Save the document or request written confirmation from the clerk.
7. Compare the court information with every tenant screening report that lists the case.

Letter Starting Point for a Tenant-Screening Dispute

Use this as a starting point only. Edit it to match the actual report, court record, and documents. Do not include statements that are not true.

[Date]

[Tenant-screening company name and dispute address or online submission]

Re: Dispute of inaccurate tenant-screening information

I am disputing information in the tenant screening report connected to [your name and report/reference number]. The report lists [case, property, account, or record]. The specific problem is: [explain the error clearly].

The correct information is: [state the correct status, amount, date, identity, or outcome]. I am including documents supporting this dispute, including [list the relevant documents].

Please investigate the disputed information and correct or delete any information that is inaccurate, incomplete, duplicated, outdated, or cannot be verified. Please send me the investigation results and an updated copy of the report, if applicable.

Sincerely,

[Full name]

[Current mailing address]

[Phone or email]

[Signature, if submitting by mail]

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.

Letter Starting Point for a Landlord or Property Manager

This letter is for situations where the record is accurate or has been resolved, but you want to request an individual review. It is not a demand that the landlord approve the application.

[Date]

I am writing about the rental application for [property address]. I understand that the application may have raised concerns about a prior housing record. I would appreciate an individual review of the circumstances.

The case or balance was [dismissed, resolved, paid, settled, vacated, or otherwise explain the status]. I am including [proof of payment, court document, rental reference, income verification, or another relevant document]. Since that matter, [briefly explain stable housing, payments, employment, or other relevant facts].

I understand that your screening requirements still apply. I am asking that you consider the complete circumstances and the documents provided. Please let me know if you need additional information.

Sincerely,

[Full name and contact information]

Follow-Up and Tracking Log

Company contacted: _____ Date submitted: _____

Method: _____

Confirmation number: _____

Documents submitted:

Expected response date: _____ Actual response date: _____

Result:

Next action:

Legal Authority and Reference Guide

The following laws are commonly relevant to eviction records, tenant screening reports, and related collections. This list is for reference, not legal advice. State law may provide additional rights or different procedures.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

The Dispute and Reinvestigation Process: 15 U.S.C. § 1681i

Responsibilities of Furnishers of Information: 15 U.S.C. § 1681s-2

Information That May Be Reported and Reporting Periods: 15 U.S.C. § 1681c

Adverse Actions Based on Consumer Reports: 15 U.S.C. § 1681m

Permissible Purposes for Consumer Reports: 15 U.S.C. § 1681b

Debt Collector Validation Notices and Collection Conduct: 15 U.S.C. §§ 1692e, 1692f, and 1692g

State landlord-tenant law and court rules may govern notice, eviction filings, default judgments, motions to vacate, sealing, expungement, and record access. The correct court and deadline depend on the state and the specific case.

Official References

- Consumer Financial Protection Bureau: Consumer reporting companies, tenant screening, adverse action notices, and complaint information at consumerfinance.gov.
- Federal Trade Commission: Identity theft and consumer reporting information at consumer.ftc.gov.
- AnnualCreditReport.com: Federally authorized source for nationwide credit reports.
- The court clerk or official court website for the county and court connected to the eviction case.
- Your state attorney general, housing agency, legal-aid organization, or qualified attorney for state specific rights and procedures.

Verify current contact information, procedures, deadlines, and applicable law before submitting a dispute or court filing. Websites, company names, ownership, and dispute instructions may change.

No part of this eBook may be copied, reproduced, distributed, resold, or transmitted without written permission from the copyright owner, except for brief quotations used for review or reference.

© 2026 Nalo Ventures Group | All rights reserved.