# What You Learn From Running a Background Check on Yourself

In the process of preparing for an upcoming national REIA conference, I decided to run a background check on one of the attendees: *David Pickron*. Or, as I often like to call him, “me.” Before I tell you what I found, let me ask you: have you ever met anyone named David Pickron? Have you even come across anyone with that last name? Chances are you probably haven’t; it isn’t that common. And yet, my background search showed there are several David Pickron’s spread throughout the United States. A couple David’s are living in Texas, a few can be found in Florida, and there are actually several in Georgia.

As it turns out though, not all of them are quite as law-abiding as I am. In fact, you could say there are a few shady David Pickron’s out there. Even worse, one of them has my exact middle name; his records are littered with robbery convictions, drug charges, and even an assault.

Actual identity matters a great deal to all of us, as rental property owners, because if I were to apply to rent a property from you, there is a decent chance I would be turned down based on something someone else had done. That might not sit well with me, given that I’ve worked hard all my life to be an upstanding citizen. On an irritable day, it may even help me decide to file a lawsuit against you on the grounds of an FCRA violation. Of course, the converse is also true — you could easily find yourself renting to one of my more dangerous namesakes while thinking you are getting a hard-working guy with a clean record.

The fact of the matter is that a lot of screening companies like to give you what I call “maybe” results. You give them a name and some background information, and they return with some results. Are those results applicable to the person you want investigated? Maybe they are and maybe they aren’t.

Instant reports can make it impossible for you to know whether a potential tenant is actually a dangerous criminal, and can put you in a bad situation pretty quickly. Just think: if there are several people named “David Pickron” with criminal records out there, how many “Mike Brown” or “Robert Martinez” criminals might there be? If you don’t have the proper identity verification to begin with, your background screening results are going to be compromised.

Luckily, there are a few things you can do to protect yourself:

**First, always require a state ID and Social Security card** – Compare the information on the identification cards to the information you see on the application. In my own investigative business, we have seen many applicants using their child’s social security number in an attempt to establish a new credit file with the credit bureaus. Spotting that kind of deception takes someone who can take a close look at the details, and decipher between multiple provided facts on the application.

**Second, use an online screening application that authenticates their identity with “out-of-pocket questions” that only the real person would know the answer to** – The questions are presented in a multiple choice format and ask about information such as: former employers, street addresses, and trades on their credit report.

**And third, make sure that the date of birth and Social Security number are *exact* matches** – many applicants with “colorful” histories will change their data ever-so-slightly to trick you without triggering any red flags during the tenant screening process.

The best thing you can do to protect yourself from fraud, not to mention dangerous individuals, is work with a reputable company employing live investigators. Working with a business like mine doesn’t cost you anything because the applicants pay the background screening fee! Our investigators do everything they can to make sure we are looking into the right person, and will give you tips you can use to be diligent when evaluating applicants face-to-face.

When you combine careful scrutiny of an applicant’s ID with the power of live investigators, you go a long way towards eliminating “maybe” from your rental decision-making process and giving yourself the confidence that you know exactly who you’re dealing with. Coming from someone who was almost convinced he’d been a drugged-up bank robber for second, I can tell you that’s a great thing.

**About the Author**

*David Pickron has been a licensed private investigator for over 20 years, specializing in tenant screening for real estate investment owners and property management companies. His company, Investigative Screening and Consulting (ISC), helps clients onboard tenants from the initial background check to leasing and payment collection. You can learn more by visiting* [*www.iscscreening.com*](http://www.iscscreening.com) *or calling 1-877-922-2547.*