

We built FOREWARN with the singular mission of protecting all real estate professionals. We are concerned with statements and representations being made by companies seeking to promote their variations of a safety solution, so we felt it was essential that we bring important information to your attention.

Top Takeaways



FOREWARN gives professionals immediate access to comprehensive, relevant data for safety, fraud prevention, and verification purposes. We don't restrict data that may be a key "puzzle piece" to your safety.



By using FOREWARN prior to every interaction, professionals are protecting their safety while providing equitable treatment to all prospects. Unlimited searches, not per-search fees.



If you are presented with tools that claim to be "FCRA Compliant," it's wise to understand why they believe restricting your data access ensures compliance with the FCRA, how they expect their data to be used, and how they support necessary FCRA-related protocols.



FOREWARN was built by qualified professionals in data, fraud prevention/detection, compliance, due diligence, regulatory, and more, not just real estate. FOREWARN employs a significant number of personnel that are solely dedicated to the continued development and support of an application that is essential to the safety of your members. Can others make that statement?

More data, not less, supports identity verification and your agents' safety

Other services say they limit certain information available to you so that you are compliant with various laws. This is very misleading. The fact is that it's not the data you receive that violates the law; it's *how you use* the data that may violate the law. FOREWARN provides agents access to a broad range of public record and proprietary information, including all available criminal records, bankruptcy filings, vehicle and property ownership, liens, and more so that agents can evaluate all pieces of the puzzle to see if they fit, or if they raise questions regarding potential fraud or highlight safety concerns.

- Other services restrict access to certain financial data. But does information provided by a prospective client add up? For example, if a prospect says that they are interested in seeing a \$10 million home, but FOREWARN shows a recent bankruptcy, foreclosure, or other signs of financial distress, it's possible that the person calling isn't who they claim. That information, taken together with other risk signals, may help create a whole picture of the prospect and provide important insights to help uncover a potential fraudster.
- Other services say only certain criminal records are important. Remember, not all violent crimes are felonies! Nonfelony offenses and patterns of (potentially escalating) offenses can also offer important context for safety planning.
- While FOREWARN desires to give agents a comprehensive view of the subject, FOREWARN was designed to respect privacy of sensitive information. FOREWARN does not provide personal attributes that are irrelevant from an agent's safety perspective such as race, ethnicity, religion, gender, date of birth (provided by other services), Social Security number, or credit score.



Any service restricting your data access under the guise of protecting you more likely doesn't have access to those data points or their cost structure from their data sources doesn't make it viable for their business model to provide it to you. FOREWARN maintains its own database, allowing us to deliver greater insight.

FOREWARN provides unlimited searches so that agents can protect themselves and treat all prospects equally

Unlike some services, FOREWARN never charges transactionally per search. Instead, FOREWARN provides unlimited searches to encourage use before every interaction to help protect agent safety, eliminating the tradeoff between safety and cost.

- Other services' pricing models may create risk! Agents looking to minimize costs with those per-search services may attempt to "pick and choose" which prospects to verify, increasing safety risks and legal liability to the agent.
- Bad actors often charm their victims by avoiding saying or doing anything that may raise suspicion. If an agent is economically incentivized to forego searching prospects who "seem safe", they may inadvertently place themselves in harm's way.
- Agents know the importance of avoiding discrimination and the appearance of discrimination in their business. Selectively searching prospects based on characteristics such as name, accent, or where they're looking to buy may give the impression of bias; moreover, selectively searching to save money can give the appearance of bias/discrimination.



Per-search charges discourage consistent use and may introduce potential bias and legal liability.

FCRA: Filtering data alone does not make the product or your use “FCRA Compliant”

Some services market their solutions as “FCRA Compliant” to convince real estate professionals that this eliminates certain legal risks. Such marketing claims do not stand up to scrutiny because:

- Excluding certain data types—such as misdemeanors or bankruptcies—does not eliminate FCRA implications.
- The FCRA involves *how information is used*, not just what data is omitted.

Worse yet, if agents rely on this self-designated “FCRA Compliant” certification, they may be lulled into a false sense of security and not remain vigilant in ensuring that their use of the data is only for non-FCRA uses (i.e., only for identity verification/risk assessment and not for determining eligibility for credit, housing, etc.).

FOREWARN is not a “consumer reporting agency”, and its services are not “consumer reports” within the meaning of the Fair Credit Reporting Act (FCRA) or similar state laws. Accordingly, FOREWARN is not intended or permitted to be used, in whole or in part, as a factor for determining an individual’s eligibility for credit, employment, insurance, housing, or any other FCRA eligibility purpose. Instead, FOREWARN is a safety and due diligence tool. It’s intended for use by real estate professionals to help them verify a prospect’s identity and take affirmative steps to protect themselves—such as asking clarifying questions or bringing a second agent to a showing—especially before meeting anyone at a private location such as an unoccupied home.



While the FCRA is complex and every professional should conduct their own due diligence to ensure that they are complying with applicable laws, no provider can make their service “FCRA Compliant” just by filtering out criminal records other than felonies or omitting bankruptcies. In fact, these claims may give real estate professionals a false sense of security and encourage them to use information in a way that may increase their risks of violating the FCRA.

FOREWARN was created by the team who, over the last two decades, has delivered the leading risk and identity intelligence solutions in the marketplace

While other service providers may have real estate experience, ask yourself, do they also have the knowledge and experience in data, fraud prevention/detection, legal, compliance, due diligence, and more? FOREWARN's management team created the leading investigative products in the marketplace today, relied upon by law enforcement, banking and financial services, government, legal, and more. FOREWARN was created with the same care and intention to provide the leading safety tool for the real estate community.

At-a-glance: FOREWARN vs. Other Services

| | FOREWARN | Other Services |
|----------------------|---|--|
| Pricing | Flat-fee, and unlimited transactions for permitted business uses, to encourage use every time | Charges per report or transaction, which may incentivize cost-cutting at the expense of the user's safety or legal compliance |
| Scope of data | Includes misdemeanors, bankruptcies, and vehicle/property records, with the understanding that it may be relevant to the user's safety and due diligence considerations | May not have or filters out misdemeanors, bankruptcies, vehicle/property records, claiming to eliminate FCRA considerations but leaving the user unnecessarily exposed to safety and legal risks |
| FCRA posture | Product is not to be used for FCRA eligibility decisions | Unclear, as the service is marketed as "FCRA Compliant" but focuses on type of data rather than its intended use |
| Experience | Built by the leaders in the data/fraud prevention space (significant knowledge/experience in data, fraud prevention/detection, compliance, legal, regulatory, etc.) | Generally limited to real estate experience |

FOREWARN puts agent safety first. With as little as a phone number, you get real-time verification that supports safer engagements and smarter interactions.



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