

Congratulations on finding our new Rate-a-Renter service! Our philosophy is simple – we want to provide you with *excellent* service while charging you NO subscription fees, NO monthly dues or minimum fee, NO fax or phone charges, NO copy charges, and NO extra fees for joint reports on husband and wife.

Enclosed you'll find five (5) forms which must be completed in order for us to establish your Rate-a-Renter account. The credit bureaus require us to keep this information on file with respect to all of our credit reporting customers. The application approval process takes usually no more than a few hours once we receive your completed forms. All forms can be faxed back to us at **949 646-5160**.

Please review the following:

1. "Notice to Users of Consumer Credit Reports." This contains requirements of you as a user of consumer reports. You must also read, sign and fax back to us the "FCRA Acknowledgement".
2. Our "Subscriber Service Agreement" (Form I – must be signed and faxed back).
3. Complete both sides of the "Subscriber Application" (Form II) and sign where indicated at the end and fax back. If you are a private homeowner and not a business entity, we do not require that you complete the Business License, Partnership, Corporation, Proprietorship, or Business Credit References portions of this application.
4. We need a brief letter on your letterhead stating that you will use the credit reports in accordance with Public Law 91-508, Title VI (Fair Credit Reporting Act), and specifically what you intend to use the credit reports for (i.e. tenant screening, etc.). Please see the "Statement on Company Letterhead" for sample wording for this letter. If you are a private homeowner and not a business entity, you may fill in your information directly on Form III and sign at the bottom.
5. Please complete the "Client Credit Card Authorization & Security Agreement" (Form IV). This will be kept strictly confidential in a locked file and will be used only upon your request for billing purposes, or if your account with us should become over 30 days delinquent.
6. Provide a photocopy of your current business license. If you are a private property owner and not a business entity, please provide us with a list of your rental properties, stating the actual street address(es) of the parcels, and the name(s) under which each is held, as well as the type of property (home, condominium, apartment, duplex, etc.). Federal Law requires us to verify this information, so please use Form V attached. Finally, please read and sign the "Access Security Requirements" for and return to us with the rest of the requested items above.
7. "Audit Compliance Requirement Agreement" must be signed and returned.

Our “Information Form” can be downloaded from our site and is for your applicants to complete. It also provides you with their signature and consent to obtain their credit information, which is required by Federal Law. You may submit to us a standard rental application that your applicants have completed and signed, providing there is wordage on the application stating explicitly that the applicants are giving their consent for you to obtain their credit information. Also, as an ongoing service to our customers, you will always be kept up to date with any changes in the credit reporting laws.

Our mailing address is 2043 Westcliff Drive, Suite 300, Newport Beach, CA 92660. If you have any questions, please contact us at **949 646-4003**. Thank you for choosing Rate-a-Renter for your credit reporting needs.

Sincerely,

Tom Lawson, CEO

NOTICES TO USERS OF CONSUMER REPORTS:

OBLIGATIONS OF USERS UNDER THE FAIR CREDIT REPORT ACT (FCRA)

The federal Fair Credit Report Act (FCRA) requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. The first section of this summary sets forth the responsibilities imposed by the FCRA on all users of Consumer reports. The subsequent sections discuss the duties of users of reports that contain specific types of information, or that are used for certain purposes, and the legal consequences of violations. The FCRA, 15 U.S.C. 1681-1681u, is set forth in full at the Federal Trade Commission's Internet web site (<http://www.ftc.gov>).

I. OBLIGATIONS OF ALL USERS OF CONSUMER RPEORTS

A. User Must Have a Permissible Purpose

Congress has limited the use of Consumer reports to protect consumer's privacy. All users must have a permissible purpose under the FCRA to obtain a Consumer report. Section 604 of the FCRA contains a list of the permissible purposes under the law. These are:

- . As ordered by a court or a federal grand jury subpoena. *Section 604(a)(1)*
- . As instructed by the consumer in writing. *Section 604(a)(2)*
- . For the extension of credit as a result of an application from a consumer, or the review or collection of a consumer's account. *Section 604(a)(3)(A)*
- . For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. *Section 604(a)(3)(B) and 604(b)*
- . For the underwriting of insurance as a result of an application from a consumer. *Section 604(a)(3)(c)*
- . When there is a legitimate business need, in connection with a business transaction that is *initiated* by the consumer. *Section 604(a)(3)(F)(i)*
- . To review a consumer's account to determine whether the consumer continues to meet the terms of the account. *Section 604(a)(3)(F)(ii)*
- . To determine a consumer's eligibility for a license or other benefit granted by a governmental instrumentally required by law to consider an applicant's financial responsibility or status. *Section 604(a)(3)(D)*
- . For use by a potential investor servicer, or current insurer, in a valuation or assessment of the credit prepayment risks associated with an existing credit obligation. *Section 604(a)(3)(E)*
- . For use by state and local officials in connection with the determination of child support payments, or modifications and enforcement thereof. *Section 604(a)(4) and 604(a)(5)*

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making unsolicited offers of credit or insurance. The particular obligations of users of this “prescreened” information are described in Section V below:

B. User Must Provide Certifications

Section 604(f) of the FCRA prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA (by a general or specific certification, as appropriate) the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purposes.

C. User Must Notify Consumers When Adverse Actions Are Taken

The term “adverse action” is defined very broadly by Section 603 of the FCRA. “Adverse actions” include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact – such as unfavorably changing credit or contract terms or conditions, denying or canceling credit or insurance, offering credit on less favorable terms than requested, or denying employment or promotion.

1. Adverse Actions Based on Information Obtained from a CRA

If a user takes any type of adverse action that is based at least in part on information contained in a consumer report, the user is required by Section 615(a) of the FCRA to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:

- . The name, address, and telephone number of the CRA (including a toll-free telephone number, if it is a nationwide CRA) that priced the report.

- . A statement that the CRA did not make the adverse decision and is not able to explain why the decision was made.

- . A statement setting forth the consumer’s right to obtain a free disclosure of the consumer’s file from the CRA if the consumer requests the report within 60 days.

- . A statement setting forth the consumer’s right to dispute directly with the CRA the accuracy or completeness of any information provided by the CRA.

2. Adverse actions Based on Information Obtained From Third Parties Who Are Not Consumer reporting Agencies.

If a person denies (or increases the charge for) credit for personal, family, or household purposed-based either wholly or partly upon information from a person other than a CRA, and the information is the type of consumer information covered by the FCRA, Section 615(b)(1) of the FCRA requires that the user clearly and accurately disclose to the consumer his or her right to obtain disclosure of the nature of the information that was relied upon by making a written request within 60 days of notification. The user must provide the disclosure within a reasonable period of time following the consumer’s written request.

II. OBLIGATIONS OF USERS WHEN CONSUMER REPORTS ARE OBTAINED FOR EMPLOYMENT PURPOSES

If information from a CRA is used for employment purposes, the user has specific duties, which are set forth in Section 604(b) of the FCRA. The user must:

- . Make a clear and conspicuous written disclosure to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained.
- . Obtain prior written authorization from the consumer.
- . Certify to the CRA that the above steps have been followed, that the information being obtained will not be used in violation of any federal or state equal opportunity law or regulation, and that, if any adverse action is to be taken based on the consumer report, a copy of the report and a summary of the consumer's rights will be provided to the consumer.
- . Before taking an adverse action, provide a copy of the report to the consumer as well as the summary of the consumer's rights. (The user should receive this summary from the CRA, because Section 604(b)(1)(B) of the FCRA requires CRAs to provide a copy of the summary with each consumer report obtained for employment purposes).

III. OBLIGATIONS OF USERS OF INVESTIGATIVE CONSUMER REPORTS

Investigative Consumer reports are a special type of consumer report in which information about a consumer's character, general reputation, personal characteristics, and mode of living is obtained through personal interviews. Consumers who are the subjects of such reports are given special rights under the FCRA. If a user intends to obtain an investigative consumer report, Section 606 of the FCRA requires the following:

- . The user must disclose to the consumer that an investigative consumer report may be obtained. This must be done in written disclosure that is mailed, or otherwise delivered, to the consumer not later than three days after the date on which the report was first requested. The disclosure must include a statement informing the consumer of his or her rights to request additional disclosures of the nature and scope of the investigation as described below, and must include the summary of consumer rights required by Section 609 of the FCRA. (The user should be able to obtain a copy of the notice of consumer rights from the CRA that provided the consumer report).
- . The user must certify to the CRA that the disclosures set forth above have been made and that the user will make the disclosure described below.
- . Upon the written request of a consumer made within a reasonable period of time after the disclosures required above, the user must make a complete disclosure of the nature and scope of the investigation that was requested. This must be made in a written statement that is mailed, or otherwise delivered, to the consumer no later than five days after the date on which the request was received from the consumer or the report was first requested, whichever is later in time.

IV. OBLIGATIONS OF USERS OF CONSUMER REPORTS CONTAINING MEDICAL INFORMATION

Section 604(g) of the FCRA prohibits consumer reporting agencies from providing consumer reports that contain medical information for employment purposes, or in connection with credit or insurance transactions, without the specific prior consent of the consumer who is the subject of the report. In the case of medical information being sought for employment purposes, the consumer must explicitly

consent to the release of the medical information in addition to authorizing the obtaining of a consumer report generally.

V. OBLIGATIONS OF THE USERS OF ‘PRESCREENED’ LISTS

The FCRA permits creditors and insurers to obtain limited consumer report information for use in connection with unsolicited offers of credit or insurance under certain circumstances. *Section 603(l), 604(c), 604(e), and 615(d)*. This practice is known as “prescreening” and typically involves obtaining a list of consumers from a CRA who meet certain preestablished criteria. If any person intends to use prescreened lists, that person must (1) before the offer is made, establish the criteria that will be relied upon to make the offer and to grant credit or insurance, and (2) maintain such criteria on file for a three-year period beginning on the date on which the offer is made each consumer. In addition, any user must provide with each written solicitation a clear and conspicuous statement that:

- . Information contained in a consumer’s CRA file was used in connection with the transaction.
- . The consumer received the offer because he or she satisfied the criteria for credit worthiness or insurability used to screen for the offer.
- . Credit or insurance may not be extended if, after the consumer responds, it is determined that the consumer does not meet the criteria used for screening or any applicable criteria bearing on credit worthiness or insurability, or the consumer does not furnish required collateral.
- . The consumer may prohibit the use of information in his or her file in connection with future prescreened offers of credit or insurance by contacting the notification system established by the CRA that provided the report. This statement must include the address and toll-free telephone number of the appropriate notification system.

VI. OBLIGATIONS OF RESELLERS

Section 604(e) of the FCRA requires any person who obtains a consumer report for resale to take the following steps:

- . Disclose the identity to the end-user to the source CRA.
- . Identify to the source CRA each permissible purpose for which the report will be furnished to the end-user.
- . Establish and follow reasonable procedures to ensure that reports are resold only for permissible purposes, including procedures to obtain: (1) the identify of all end-users; (2) certifications from all users of each purpose for which reports will be used; and (3) certifications that reports will not be used for any purpose other than the purposes(s) specified to the resellers. Resellers must make reasonable efforts to verify this information before selling the report.

VII. LIABILITY FOR VIOLATIONS OF THE FCRA

Failure to comply with the FCRA can result in a state of federal enforcement actions, as well as private lawsuits. *Section 616, 617, and 621*. In addition, any person who knowingly and willfully obtains a consume report under false pretenses may face criminal prosecution. *Section 619*.

FCRA ACKNOWLEDGEMENT

Federal Fair Credit Reporting Act (FCRA – Public Law 91-508)

Although this amendment to the Consumer Credit Protection act primarily regulates the operations of consumer reporting agencies, it also affects you, our subscriber. We suggest that you and your employees become familiar with the following sections:

&604 Permissible Purpose of Reports

&607 Obligations of Resellers

&615 Requirements on Users of Consumer reports

&619 Obtaining Information Under False Pretenses

&623 Responsibilities of Furnishers & Obligations of Users of Consumer reports

All three (3) sections are of direct consequence to users who obtain reports on consumers.

CDS, Inc. and Experian strongly endorse the letter and spirit of the Federal Fair Credit Reporting act. We believe that this law and similar state laws recognize and preserve the delicate balance between the rights of the consumer and the legitimate needs of commerce.

In addition to the Federal Fair Credit Reporting Act, other federal and state laws addressing such topics as computer crime and unauthorized access to protected databases have also been enacted. AS a prospective user of consumer reports, we recommend that you and your staff become fully familiar with all relevant federal statutes of the states in which you operate.

Please confirm your receipt of this notice by signing and returning a copy of this FCRA Acknowledgement.

Company Name _____

Type or Printed Name and Title _____

Authorized Signature _____ Date _____

Please refer to the Federal Trade Commission's website @www.ftc.gov for the entire text of the Fair Credit Reporting act.

STATEMENT ON COMPANY LETTERHEAD

I/We _____ (name) representing
_____ (company name) certify that all credit reports are being
requested in accordance with Public Law 91-508 Title VI (Fair Credit Reporting Act), and the Consumer
Credit Reporting Reform act of 1996 and the IRSG Principles, for the purposes of

(please be specific; tenant screening, credit extension, etc.). I/We also certify that we have original
signatures on file fo reach person whose credit history we request. I/We also certify that the
above-referenced business or individual is not a credit clinic or a credit repair business, and that no credit
reports are being ordered on behalf of any other persons of entities other than the subscriber, or by
employees or officers of the subscriber on themselves.

Furthermore, we certify to you that we are in the business of _____

and that we are NOT in the business of reselling the reports, in whole or part, in any manner whatsoever,
and that we are, in fact, the END-USRE of the reports, and or information contained therein.

We also understand and acknowledge the need for high security with regard to the maintenance of the
information once retrieved from APSCREEN, and, as well understand that no INFORMATION may be
shared in any manner whatsoever with unauthorized third parties, or parties that do not have a specific
need for the information, andn are not in the decision stream, or are (in-line) END-USERS of the
information.

I/We declare under penalty of perjury that the foregoing is true and correct.

NAME: _____

COMPANY: _____

DATE: _____

(Please use this format as a guide for your submission letter on your company letterhead. If you are an
individual homeowner, you may complete this actual form by inserting information on yourself as an
individual.)

RATE-A-RENTER SUBSCRIBER SERVICE AGREEMENT

This Service Agreement is between the Applicant Screening Company of America, Incorporated (a California corporation), dba APSCREEN, a Consumer Reporting Agency (herein referred to as "Bureau"), and the undersigned (herein referred to as "Subscriber"). The Bureau and the Subscriber enter in the following agreement:

- 1. APSCREEN SERVICES.** Bureau shall furnish to Subscriber on request, Business and "Consumer Reports" (Consumer Credit Reports, Business Credit Profiles, and/or Public Record Research Reports). Subscriber will provide to Bureau all required information on the subject or business entity inquired upon. Bureau will furnish to Subscriber the information in written and/or verbal form as required by Subscriber. "Consumer Reports" are defined as reports on Consumers, and include, but are not limited to credit reports, driving histories, conviction checks, litigation checks, liability reports, or any report identified as requiring "compliance" under any and all applicable statutes, private compliance or other applicable guidelines.
- 2. CHARGES TO SUBSCRIBER.** Subscriber agrees to pay for all services rendered by Bureau at Bureau's current, published Fee Schedule. Payment by Subscriber shall be due either at the time the services are rendered or upon receipt of Bureau's invoice. Bureau reserves the right to change fees upon 10 days written notice to Subscriber.
- 3. PAYMENT OF CHARGES.** An account is delinquent if not paid within 10 days of the invoice date, and such accounts are subject to a 1.5% per month late charge. In addition, all delinquent accounts may be placed on "hold" and access will be restricted until the delinquency has been resolved. A \$50.00 minimum charge will be imposed for each check returned, for any reason, by the bank. In the event of any legal dispute to enforce this Agreement, the prevailing party is entitled to reasonable attorney's fees, court costs and collection. This includes checks written to the Bureau by the subject of any report or a third party payment that is received by the Bureau in lieu of payment from the Subscriber directly. All Open Book Accounts must be secured by a Credit Card in the event that the account goes into arrears over 30 days, and wherein after 30 days past due the full account balance will be charged to the active Credit Card number on file for the Subscriber. The Subscriber shall be liable for any/all returned checks from third parties including, but not limited to, a \$50.00 returned check fee per check, plus amounts available for collection to Bureau for returned checks under current California law. Disputes will be arbitrated in California.
- 4. APSCREEN PERFORMANCE.** Bureau shall exercise its best efforts to promptly provide the information requested by Subscriber. Bureau shall have no liability to Subscriber for failure or delay by Bureau in its performance under this Agreement.
- 5. SUBSCRIBER AGREES.** To adhere strictly to all provisions of Public Law 91-508 (Fair Credit Reporting Act) and amendments known as the "Consumer Credit Reporting Reform Act of 1996," the Graham-Bliley-Leach principles, and; to submit a signed and completed Subscriber Service Agreement to Bureau, and to provide Bureau without charge such information either verbal or written as may be available regarding credit, business or employment experience that may be requested by Bureau, and to obtain Consumer's written authorization prior to obtaining information from the Bureau to be used in the determination of granting credit, or approving a

business transaction for which information may be used in connection thereto, according to the FCRA, CCRRA and the GLB principles, and to request information solely for the Subscriber's exclusive use, and the Subscriber certifies that all inquiries will be made for permissible purposes only, namely; In connection with a credit transaction involving the Consumer on whom the information is to be furnished; or involving the extension of credit to, or review or collection of an account of the Consumer; or in connection with a business transaction involving the Consumer; and wherein the Subscriber agrees to identify to the Bureau each request at the time the report is ordered, and to certify the legitimate business need for such a report. Reports may not be procured on current or prospective employees of the Subscriber under the terms of this Subscriber Service Agreement. Subscribers and any employees thereof will be forbidden to attempt to obtain reports on themselves, associates, or any other individual. (PUBLIC LAW 91-508 PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED FOR MORE THAN ONE YEAR OR BOTH).

Subscriber also agrees to hold in strict confidence all information received from the Bureau, and shall not disclose under any circumstances to any other party such information, and that while Bureau shall be required to use good faith in attempting to obtain reliable and accurate information from sources deemed reliable, the Bureau shall not be held liable in any manner whatsoever for any loss or injury to subscriber resulting from the obtaining or furnishing of such information, whether written or verbal; and further, that Subscriber agrees to hold the Bureau harmless and indemnify it from any and all claims, loss or damages arising out of alleged liability or failure of the subscriber to keep and perform any of its obligations described herein, or as a result of any product or services provided, including products or services which may include an expressed or implied "Rating," or "Score," or any advisement.

6. Signer accepts full and complete responsibility for all charges made to this account, and is specifically and/or personally liable for same, or is authorized to issue a Corporate Guarantee of payment.
7. **SUBSCRIBER AGREES.** To notify a consumer in the event information contained in whole, or in part, on the APSCREEN report adversely affects their decision to employ, extend credit, lease, rent, or otherwise do business with said consumer. Subscriber acknowledges receipt of the sample notice provided by APSCREEN For use in this regard.
8. **SUBSCRIBER AGREES.** That in the event a consumer is charged for a credit report for tenant screening purposes by the subscriber, that the subscriber will provide a copy of the report to the consumer upon verbal request from the consumer "on the spot" as required under California law (if applicable).
9. **SUBSCRIBER ACKNOWLEDGES.** That they have received and read the "Fair Credit Reporting Act" and the "Consumer Credit Reporting Reform Act of 1996" and the Graham-Bliley-Leach Principles from APSCREEN and/or other sources, that the subscriber understands same, and that the subscriber is competent to enter into this agreement.

RATE-A-RENTER SUBSCRIBER SERVICE AGREEMENT

Account # _____ Print Name _____
(Corporate Office, If Corporation)

Title _____

Bureau Signature _____ Date _____

Subscriber Signature _____ Date _____

(Bureau Use Only)

Account# Assigned: _____ Contact Person: _____

Contact Phone: _____ Contact Fax: _____

Type of Business: _____

SUBSCRIBER APPLICATION

NAME OF APPLICANT/FIRM _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ FAX _____

NATURE OF BUSINESS _____

HOW LONG AT ABOVE ADDRESS? _____ # OF YEARS IN BUSINESS _____

NAME AND SOCIAL SECURITY NUMBER OR PRINCIPAL USER OF ACCOUNT

SSN# _____

BANKING REFERENCES

BANK NAME BRANCH LOCATION ACCT# ACCT NAME

BANK NAME BRANCH LOCATION ACCT# ACCT NAME

CORPORATE INFORMATION

PRESIDENT NAME ADDRESS SOCIAL SECURITY NO.

VICE PRESIDENT NAME ADDRESS SOCIAL SECURITY NO.

SECRETARY NAME ADDRESS SOCIAL SECURITY NO.

REGISTERED AGENT ADDRESS SOCIAL SECURITY NO.

STATE INCORPORATED _____ DATE OF INCORPORATION _____

CORPORATE FILING NO. _____

SOLE PROPRIETORSHIP INFORMATION

OWNER NAME ADDRESS SOCIAL SECURITY NO.

PARTNERSHIP INFORMATION

PARTNER NAME ADDRESS SOCIAL SECURITY NO.

PARTNER NAME ADDRESS SOCIAL SECURITY NO.

BUSINESS CREDIT REFERENCES

FIRM NAME ADDRESS TELEPHONE NO.

FIRM NAME ADDRESS TELEPHONE NO.

FIRM NAME ADDRESS TELEPHONE NO.

CONFIRM THAT YOU ARE AWARE OF AND OPERATE IN COMPLIANCE WITH:
THE FAIR CREDIT REPORTING ACT
THE CONSUMER CREDIT REPORTING REORM ACT
THE GRAHAM-BLILEY-LEACH PRINCIPLES

I/We are knowledgeable of the above laws and operate in compliance therewith, because I/We have read and understand information provided to us by APSCREEN, which relates to basic compliance of these laws:

YES _____ NO _____

Purpose for obtaining APSCREEN reports (please be specific):

I, the undersigned, authorize APSCREEN to review my own personal credit profile and/or the credit profile of the above-named firm for use in conjunction with application for subscription to APSCREEN services. I release all persons or firms from liability in response to questions asked pertaining to this application.

SIGNATURE _____ DATE _____

NAME (PRINTED) _____ TITLE _____

CONTACT FOR PAYMENT/STATEMENT QUESTIONS _____

CLIENT CREDIT CARD AUTHORIZATION AND SECURITY AGREEMENT

MASTECARD _____

VISA _____

AMERICAN EXPRESS _____

CREDIT CARD NUMBER _____

EXPIRATIONND DATE _____

NAME ON CARD _____

I hereby authorize APSCREEN to keep this credit card number in my confidential client file, and to bill the outstanding balance on my account to this number if my account should become 30 days past due. IF the number becomes invalid for any reason, I agree to provide APSCREEN with an updated guarantee in order to secure any and all charges accrued on my account.

SIGNED _____

NAME (PRINTED) _____

SOCIAL SECURITY NUMBER _____

DATE _____ FIRM NAME _____

(For APSCREEN Use Only)

Approval Code _____

Approval Date _____

CLIENT PROPERTY OWNERSHIP INFORMATION

Thank you for your subscription.

Public 91-508, Title VI, as well as the Consumer Credit Reporting Act of 1996, and the IRSG Principles require us, as a Consumer Reporting Agency, to ensure that whenever a Consumer Report is procured, and conveyed, it is for legitimate business purposes, as defined under the above Federal Statutes.

Since you have requested our services for TENANT SCREENING purposes, and you are not a "business" (per se), we are required to certify (for audit purposes) that the Consumer Reports requested are being requested for the stated reasons.

The statutory provision in this case allows for the detailed (owner name and physical address) disclosure of the properties upon which decisions will be made to lease or rent, using the information procured from APSCREEN.

Please complete the information below and if the amount of information requested exceeds the allotted space, please attach a schedule.

We will need the actual street address of each parcel with City, State and Zip Code, as well as the vested owner's name.

Parcel One:

Address: _____

Vested Owner: _____

Parcel Two:

Address: _____

Vested Owner: _____

Parcel Three:

Address: _____

Vested Owner: _____

Parcel Four:

Address: _____

Vested Owner: _____

SAMPLE

ACCESS SECURITY REQUIREMENTS

Recognizing our obligation to fully support and implement policies which protect the confidential nature of information in our database and insure respect for consumer's rights to privacy, only approved companies of our service have permissible purpose for obtaining credit reports, and are permitted access to credit information.

It is a requirement that all third party users take precautions to secure any system or device used to access consumer credit information. To that end, the following requirements have been established:

- Your account number and password must be protected in such a way that this sensitive information is know only to key personnel. Under no circumstances should unauthorized persons have knowledge of your password. The information should not be posted in any manner within your facility.
Any system access software you may use, whether developed by your company or purchased from a third-party vendor, must have your account number and password "hidden" or embedded so that the password is known only to supervisory personnel. Each end user of your system access software must then be assigned unique log on passwords.
- Your account number and passwords are not to be discussed by telephone to any unknown caller, even if the caller claims to be an employee of ours.
- The ability to obtain credit information must be restricted to a few key personnel.
- Any terminal devices used to obtain credit information should be placed in a secure location within your facility. Access to the devices should be difficult for unauthorized persons.
- Any device systems used to obtain consumer reports should be turned off and locked after normal business hours, when unattended by your key personnel.
- Hard copies and electronic files of Experian consumer reports are to be secured within your facility and protected against release or disclosure to unauthorized persons.
- Hard copy Experian consumer reports are to be shredded when no longer needed and when it is permitted to do so by applicable regulation(s).
- Electronic files containing consumer report data and/or information will be completely erased or rendered unreadable when no longer needed and when destruction is permitted by applicable regulation(s).

"Any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined not more than \$5,000.00, imprisoned not more than one year, or both."

Signature

Date

AUDIT COMPLIANCE REQUIREMENT AGREEMENT

In order to comply with the Audit Compliance Requirements, as set forth in Public Law 91-508, (Fair Credit reporting Act), you, as a Subscriber to the Rate-A-Renter Service agree to the following:

1. You MUST obtain written consent from the Consumer in order to obtain a credit rating for Tenant Screening Purposes (Section 604, Paragraph (2); (3), (a); e). The Consent MAY be included in a Standard Rental Application Form of your choosing, which specifically authorizes you to obtain a Consumer (or "Credit") report. **(FOR YOUR CONVENIENCE, IF YOU DO NOT HAVE THIS FORM, A GENERIC, COMPLIANT FORM IS AVAILABLE TO YOU ON OUR WEBSITE AT: www.rate-a-renter.com**
2. You MUST retain the signed, written Consumer Consent or Rental Application Form for a period of not less than **TWO YEARS (2)** to prove that you obtained the Consumer's written consent to obtain the Credit Reports, and/or Rating or Score.
3. You MUST be able to provide the APSCREEN Rate-A-Renter Audit Compliance Department with a clear, faxable copy of the Consumer's signed consent upon request within 48 hours of the request, since APSCREEN has agreed to furnish the service to you, without the normally required signed consent being faxed to us prior to obtaining the report. **In essence, you, as a Subscriber are being trusted, and are agreeing to be to produce the signed Consumer consent, upon request, by either APSCREEN Rate-A-Renter within 48 hours of the Audit Compliance Demand.**
4. **IF YOU DO NOT PROVIDE THE SIGNED CONSENT FORM AT THE TIME OF REQUEST, THE FOLLOWING WILL OCCUR:**
 - a. **IMMEDIATE SUSPENSION OF SERVICE**
 - b. **YOU WILL BE SUBJECT TO THE PENALTIES IDENTIFIED UNDER FCRA SECTIONS 616 AND 617 [5USC 1681(n);(o)]**

As an APSCREEN Rate-A-Renter Subscriber, I acknowledge that I have read and fully understand the above requirements, and agree to all terms and provisions, specifically with respect to maintaining the signed Consumer consents, and to provide them to APSCREEN Rate-A-Renter, upon request, within 48 hours, in order to comply with APSCREEN's audit compliance requirements.

Signed: (Subscriber): _____

Name: (Printed): _____

Social Security Number: _____