

MARKETING DIRECTOR TOLL FREE 866 717 3444

REQUIRED MEMBERSHIP APPLICATION AND SERVICE AGREEMENT BETWEEN INSIDE CREDIT CHECKING AND END USER (PAGE 1)

INSIDE CREDIT CHECKING (ICC) and _____(END USER) make the following agreement:

1. **END USER** is in the **REAL ESTATE BUSINESS** and has a permissible purpose for obtaining consumer credit reports in accordance with the Fair Credit Reporting Act (15 U.S.C. 1681 et seq.) including, without limitations, all amendments thereto ("FCRA"). **END USER** certifies its permissible purpose as **IN CONNECTION WITH A TENANT SCREENING APPLICATION INVOLVING THE CONSUMER. END USER** further certifies that written authorization of the consumer to obtain the credit report will be obtained.
2. **END USER** certifies that **END USER** shall use the consumer reports: (a) solely for the **END USER'S** certified use, and (b) solely for the **END USER'S** exclusive one-time use. **END USER** shall not request obtain or use consumer reports for any other purposes including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with **END USER'S** own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by **END USER** only to **END USER'S** designated and authorized employees having a need to know and only to the extent necessary to enable **END USER** to use the consumer reports in accordance with this Agreement. **END USER** shall ensure that such designated and authorized employees shall not attempt to obtain any consumer reports on themselves, associates, or any other person except in the exercise of the official duties.
3. **END USER** will maintain copies of all written authorizations for a minimum of five years from the date of inquiry.
4. **THE FCRA PROVIDES THAT PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18 OF THE UNITED STATES CODE OR IMPRISONED NOT MORE THAN TWO YEARS OR BOTH.**
5. **END USER** shall use each consumer report only for a one-time use and shall hold the report in strict confidence, and not disclose it to any third parties,; provided, however, the **END USER** may, but is not required to disclose the report to the subject of the report only in connection with an adverse action based on the report. Moreover, unless explicitly authorized in an agreement between ICC and **RESELLER** for scores obtained from TransUnion, or as explicitly otherwise authorized in advance in writing by Trans Union through **ICC. END USER** shall not disclose to consumers or to any third party, any or all scores provided under such agreement, unless clearly required by law.
6. With just cause, such as violation of the terms of the **END USER'S** contract or a legal requirement, or a material change in existing legal requirements that adversely affects the **END USER'S** agreement, **ICC** upon its election, may discontinue serving the **END USER** and can cancel the agreement immediately.
7. **END USER** will request Scores only for **END USER'S** exclusive use. **END USER** may store Scores solely for **END USER'S** own use in furtherance of the **END USER'S** original purpose for obtaining the Scores. **END USER** shall not sue the Scores for model development or model calibration and shall not reverse engineer the Score. All Scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part to any person except (i) to those employees of **END USER** with a need to know and in the course of their employment; (ii) to those third party processing agents of **END USER** who have executed an agreement that limits the use of the third party to the use permitted to **END USER** and contains the prohibitions set forth herein regarding model development. Mode calibration and reverse engineering; (iii) when accompanied by the corresponding reason codes, to the consumer who is the subject of the score; or (iv) as required by law.
8. **INSIDE CREDIT CHECKING** agrees to provide the reports in a timely manner at a charge per enclosed schedule, with no increase unless on written notice. **INSIDE CREDIT CHECKING** agrees to use good faith in obtaining information from reliable sources, but does not guarantee the accuracy of the information reported and is not liable for any loss or injury suffered as a result of furnishing the information.

THE INFORMATION REQUESTED ON THE FOLLOWING PAGE MUST BE PROVIDED IN FULL



P.O. Box 1035 • Teaneck, NJ 07666

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WWW.INSIDECREDIT.COM

REQUIRED MEMBERSHIP APPLICATION AND SERVICE AGREEMENT (page 2)

FIRM NAME _____

ADDRESS _____

TELEPHONE _____ FAX _____

PRINT NAME OF CONTACT PERSON _____

WEB SITE _____ EMAIL ADDRESS _____

PLEASE READ AND SIGN:

WE ARE (CHECK ONE) ___ REAL ESTATE BROKERS, ___ PROPERTY OWNERS, ___ PROPERTY MGRS AND INTEND TO USE THE CREDIT REPORTS WE OBTAIN FOR TENANT SCREENING PURPOSES ONLY. WE ANTICIPATE THAT THE REPORTS OBTAINED WILL BE PRIMARILY ___ LOCAL ___ REGIONAL ___ NATIONAL AS TO ADDRESSES OF THE APPLICANTS, AND THAT WE WILL ORDER APPROXIMATELY ___ CREDIT REPORTS PER MONTH.

I HAVE READ THE REQUIRED AGREEMENT WITH INSIDE CREDIT CHECKING. I HAVE DIRECT KNOWLEDGE OF THE FACTS CERTIFIED AND AM AUTHORIZED TO SIGN THIS AGREEMENT.

SIGNATURE _____ PRINT NAME _____

TITLE _____ DATE _____

Please include a relevant document which helps to verify that you are in the real estate business: a copy of a recent ad or a copy of a listing or a copy of your real estate license.

PRICE LIST

AS OF SEPTEMBER 2008

TRANSUNION CONSUMER CREDIT REPORT	\$23 (special offer applies}
VANTAGE DATA EVICTION SEARCH	\$ 15 PER STATE
NATIONAL CRIMINAL SEARCH	\$ 30 PER STATE
BUSINESS CREDIT REPORT	\$ 80 PER FIRM

**FAX TO 201 767 0585 or EMAIL TO JILL@INSIDECREDIT.COM
TELEPHONE MARKETING DIRECTOR TOLL FREE AT 866 717 3444**

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We've provided Consumer Credit Reports to the real estate industry since 1988, and we are making a special offer to celebrate our 20th anniversary of service to the industry.

We currently work with over 160 real estate brokers, property owners and managers in several states.

Our client list includes offices of most of the national realty firms, many locally based agencies and owners, as well as several government agencies.

We work when you do: we're open seven days a week
Monday-Friday 9am-6pm
Weekends: 9am-2pm

WE PROVIDE A CUSTOMIZED, EASY TO UNDERSTAND, TEXT ANALYSIS OF THE TRANSUNION CREDIT REPORT, AS WELL AS THE MORTGAGE SCORE AND THE BANKS' AND CREDITORS' INFORMATION ABOUT EXISTING MONTHLY OBLIGATIONS, LATE PAYMENTS, JUDGMENTS, COLLECTION ACTIONS AND FORECLOSURES.

Inside Credit Checking is an authorized reseller of Transunion Consumer Credit Reports: our process will ensure that your access and use of these Credit Reports will meet all legal requirements..

When you need more information, you speak to a person and not to an electronic prompt system: we've helped rent over 25,000 properties....now let us help you.

No need for you to purchase expensive software or to tie up office computers to access the credit bureaus: a simple faxed order form gets you a faxed reply-generally in minutes.

No setup fees, no montly service fees, no monthly minimums, no extras.

You pay only for what you use.

WWW.INSIDECREDIT.COM

INSIDE CREDIT CHECKING

**MARKETING DIRECTOR
TOLL FREE 866 717 3444**

THE OFFER YOU SHOULDN'T REFUSE:

**TO CELEBRATE OUR 20TH YEAR OF SERVICE TO THE REAL ESTATE INDUSTRY,
WE ARE MAKING A SPECIAL, ONE-TIME OFFER:**

**IF YOU SUBSCRIBE TO OUR SERVICE WITHIN 30 DAYS OF RECEIVING THIS OFFER, WE WILL PROVIDE THE
FIRST AND TENTH CREDIT REPORTS YOU ORDER FREE OF CHARGE !!!**

**WE MAKE THIS OFFER BECAUSE WE ARE ABSOLUTELY SURE THAT ONCE YOU USE OUR SERVICE, YOU
WILL REMAIN A SATISFIED CLIENT OF INSIDE CREDIT CHECKING.**

SERVICES AND PRICES

TRANSUNION CONSUMER CREDIT REPORT	\$23 PER NAME (1st and 10th free)
VANTAGE DATA EVICTION SEARCH	\$ 15 PER STATE
VANTAGE NATIONAL CRIMINAL SEARCH	\$ 20 PER NAME
EXPERIAN BUSINESS CREDIT REPORT	\$ 80 PER FIRM

HOW TO SUBSCRIBE

Read the enclosed "Required Membership and Service Application"
Provide the information requested on Page 2 and sign
Fax the completed application to ICC MARKETING DIVISION 201 767 0585
OR
EMAIL the completed application to JILL@INSIDECREDIT.COM

For more information about our firm or our services, please call our Marketing Director toll free at 866 717 3444

We are required to verify the information you provide. In order to help us verify your proof of permissible purpose to receive credit reports, please include a copy of your broker's license or a recent advertisement.

In most cases, a site visit to verify your office will be required.

We will notify you and send you our service package as soon as the verification process is complete

WWW.INSIDECREDIT.COM

The only cost is \$22.00 per credit report.

We also provide national criminal searches- \$40.00 per name; statewide eviction searches-\$20.00 per name per state; Business Credit Reports- \$80 per firm

We look forward to working with you.

INSIDE CREDIT CHECKING