



P.O. Box 1035 • Teaneck, NJ 07666
1-800-958-2816 (Phone)

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creditreports@insidecredit.com

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 OBAINS 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 and in writing by TransUnion 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 PROVIDED IN FULL.



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REQUIRED MEMBERSHIP APPLICATION AND SERVICE AGREEMENT BETWEEN INSIDE CREDIT CHECKING AND END USER (PAGE 2)

FIRM NAME _____

ADDRESS _____

TELEPHONE _____ **FAX** _____

PLEASE PRINT NAME OF CONTACT PERSON _____

WEB SITE _____

EMAIL ADDRESS _____

FEE SCHEDULE:	TRANSUNION CREDIT REPORT	\$ 20.00
	NATIONAL CRIMINAL SEARCH	40.00
	EVICION SEARCH (PER STATE)	15.00
	BUSINESS CREDIT REPORT	80.00

POSSIBLE ADDITIONAL CHARGES MAY INCLUDE (ONLY IF YOU ORDER) :
SECOND STATE EVICTION REPORT (\$12.00), DETAILED COUNTY CRIMINAL
RECORD PRINTOUT (VARIES FROM STATE TO STATE)

PLEASE READ AND SIGN:
I HAVE READ THE REQUIRED AGREEMENT BETWEEN INSIDE CREDIT CHECKING AND
(NAME OF FIRM) _____.

WE ARE (CHECK ONE) REAL ESTATE BROKER PROPERTY OWNER PROPERTY
MANAGER, 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, OR NATIONAL AS TO ADDRESSES OF APPLICANTS,
AND THAT WE WILL ORDER APPROXIMATELY CREDIT REPORTS PER MONTH.

WE UNDERSTAND THAT A SITE INSPECTION OF OUR OFFICE MAY BE NECESSARY.

SIGNATURE _____

PLEASE PRINT NAME _____

TITLE _____ **DATE** _____

Thank you for your cooperation in completing this agreement and providing us with all required information. We will fax back a fully executed copy as soon as we complete our processing.

FOR INSIDE CREDIT CHECKING _____