

Please fill out completely- incomplete or missing information will delay your application.

SECTION ONE - APPLICANT INFORMATION

Company Name _____

Parent Company (if applicable) _____

Street Address _____ City _____ State _____ Zip _____

Phone _____ Phone 2 _____ Fax _____

Email _____ Web Site Address _____

Length of time in business ____ Yrs ____ Months, Length of time at current location ____ Yrs ____ Months

Type of business _____ Office location _____

Business Tax Id _____ # of employees' _____ Annual Revenue _____

Multiple branches ___ Yes ___ No Bill Separately ___ Yes ___ No

Business/Banking/Broker License _____ Exp. Date _____ **(attach copy of license)**

Billing Contact(s) _____

Billing Address _____

Billing City _____ State _____ Zip _____

Type of Credit that will be requested: _____ Commercial/Residential Real-estate _____ Pre Employment
_____ Tenant Screening _____ General Credit

Intended Use/Purpose of Credit Reports _____

Name of Administrator _____ Title _____
(Administrator is responsible to oversee that all FCRA Rules and Regulations are complied with by all users)

Is the company licensed or providing service as an attorney or detective/investigative agency? ___ No ___ Yes
Do you or company intend to resell information from the consumer credit report? ___ No ___ Yes
Does the company provide credit repair or consulting services for a fee? ___ No ___ Yes
Will company provide credits reports to any of the business(s) listed in section 1 of the
CBISdirect Agreement for Service? ___ No ___ Yes

Type of business: _____ Corporation (list names of officers below) Date Inc. _____ State _____
_____ Sole Owner (list name(s) of owner(s) below)
_____ Partnership (list names of partners below)
_____ LLC (list names of members & managers below)
_____ Bank/Credit Union
_____ Other, please specify: _____

<u>NAMES OF OFFICERS, OWNERS and/or PARTNERS</u>	<u>TITLE</u>
1) _____	_____
2) _____	_____
3) _____	_____
4) _____	_____

SECTION TWO-REFERENCES

➤ **LIST BUSINESS BANK REFERENCE (Checking)**

Name _____ Branch _____
 Address _____ City _____ State _____ Zip _____
 Account # _____ Name of Contact _____
 Phone# _____ Fax# _____

➤ **LIST BUSINESS REFERENCES (Do not list financial institutions)**

	<u>Reference One</u>	<u>Reference Two</u>	<u>Reference Three</u>
Acct #			
Name			
Address			
City			
State & Zip			
Phone			
Contact Name			

➤ **LANDLORD INFORMATION (If applicable)**

Name _____ Address _____
 Phone _____ Contact Name _____

SECTION THREE AUTHORIZED SIGNATURES

(This section must be signed by principal/owner as listed on previous page)

I certify the above information to be correct and authorize CBIS Direct to check credit of applicant. I further authorize my creditors to treat a photocopy or facsimile of my signature as if it was an original, and accept such as my authorization to release credit information to CBIS Direct **telephonically**.

Name _____ Title _____
 Signature _____ Date _____

Automated Reports

In order to receive consumer reports, credit risk analysis scores or other enhancements from the basic consumer reporting system, (collectively called, "Credit Reports") from CBIS*direct* ("CBIS"), the undersigned ("Client") agrees to the terms and conditions set forth in This Agreement (known as Agreement). CBIS shall not be obligated to provide credit reports or other enhanced products until such time that CBIS has fully executed "Agreement" and account set up completed with access codes issued to 'Client'.

1. Client represents, warrants, and covenants to CBIS that Client is not an attorney, law firm, law enforcement agency, private detective, detective agency, related investigated company, bail bondsman, credit or financial counseling firm, credit repair agency, news agency, dating service, asset location service or a person that will not be an end-user of the "Credit Reports" and will notify CBIS immediately if any of the above mentioned conditions change. "Client" understands its obligations under the federal Fair Credit Reporting Act and applicable state laws in ordering, using or releasing credit report information and will comply with all such obligations and is responsible for its own regulatory compliance.
2. Client certifies that they will order Credit Reports and other credit enhanced products for one or more of the following purposes and for no other purpose.

CLIENT MUST INITIAL ALL APPLICABLE APPLICATIONS:

- Credit transactions involving mortgage loans for a specific consumer that is initiated by the consumer.**
- In association with the Pre-employment screening process.**
- In connection with a tenant screen application involving the consumer.**
- In connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the credit extension to, or review or collection of an account of a consumer.**

3. Subscriber shall use each consumer report only for a one time use and shall hold in strict confidence. Client will not resell or otherwise disclose Credit Reports, enhancement of Credit Reports (or any part thereof), except in connection with or association with the strict business purpose of the four areas outlined above to which the Credit Report relates to the consumer if adverse action has been taken based on the report, or as otherwise required by law. Client will refer consumers to respective credit repository for all substantive inquiries regarding Credit Reports, obtain the written permission of the consumer to obtain the Credit Report where required under applicable state laws in the form required under such laws, and will provide all notices and disclosures required under federal and state laws.
4. Client recognizes that all Credit Reports, Scores, or ratings: (a) are statistical and may not be predictive as to any particular individual, (b) are not intended to characterize any individual as to credit capability, and (c) other factors must be considered in making a credit decision. **IN ORDERING CREDIT REPORTS/SCORES, CLIENT HAS MADE ITS OWN ANALYSIS OF THE STATISTICAL RELIABILITY AND UTILITY OF USING SAID REPORTS AND OR SCORE.** A statement of the factors that significantly contributed to the Report may accompany the Report. If so, such information may be disclosed, but is not required, to the consumer as the reason for taking such adverse action as required under applicable laws. **However, the Score itself is proprietary and may not be disclosed except as required by law.**
5. All Credit Reports (including the basic report and Scores) are provided "AS IS." **CBIS MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE, WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF ANY CREDIT REPORT, WHICH IT WILL MEET CLIENTS NEEDS, OR THAT IT WILL BE PROVIDED ON AN UNINTERRUPTED BASIS AND CBIS EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.** Neither CBIS nor any Report, score or other information provider used by CBIS in preparing a Credit Report will be liable for any indirect, consequential, or special damages or damages for loss of profits, whether incurred as a result of negligence or otherwise, even if advised of the possibility of such damages. The maximum liability of CBIS and such information providers for damages in connection with a Credit Report will not exceed an amount equal to the price paid by Client for such Credit Report.
CBIS will accept orders for Credit Reports transmitted to CBIS website on the Internet ("CBIS Website"), and CBIS will transmit Credit Reports ordered in such manner to a location at the CBIS Website that is accessible only

pursuant to the subscriber number and password assigned to Client by CBIS. Client agrees to comply with the Internet Security Procedures set forth below and which are part of this Agreement with respect to all CBIS Website transactions. **CLIENT AGREES THAT NOTHING IN THIS SECTION 6 PERMITS CLIENT TO TRANSMIT CREDIT REPORTS (OR ANY INFORMATION THEREIN) THROUGH THE INTERNET, AND CLIENT AGREES THAT IT WILL NOT DO SO WITHOUT SPECIFIC WRITTEN PERMISSION FROM CBIS.** Client agrees that CBIS may immediately upon notice to Client suspend or terminate orders and deliveries of Credit Reports via the CBIS Website if CBIS determines such action is advisable.

6. Client has received a copy of the CBIS's "**Notice to Users of Consumer Reports: Obligations under the FCRA.**" Client will comply with all requirements under the Fair Credit Reporting Act and applicable state laws in ordering and using Credit Reports, and is solely responsible for its compliance. Client will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry. Client has received a copy of CBIS's **Access Security Requirements**, and agrees to comply with such requirements as modified by CBIS from time to time. Client will permit CBIS to audit Client's procedures related to this Agreement, and will make all changes requested by CBIS required to comply with such requirements and to assure against unauthorized access of Credit Reports.
7. Client will pay in full according to CBIS's fee schedule as in effect from time to time. Fees may be changed, effective upon written notice. An account is delinquent if not paid in full within 15 days after receipt of requested reports, scores or other enhancements from CBIS. CBIS may impose a late charge of 1.5 percent per month on a delinquent account until paid in full and/or suspend providing Credit Reports hereunder until all amounts owed have been paid in full. Client shall pay all attorney fees and collection costs incurred by CBIS in collecting any delinquent account, whether or not litigation is instituted. In the event of any litigation or other action involving this Agreement, the prevailing party shall be entitled to reasonable attorney fees and court costs including at trial, on any appeal, and/or in a bankruptcy or similar proceeding in addition to any other recovery to which it is entitled. This Agreement, constitutes the entire agreement of the parties with respect to its subject matter, and supersedes any contemporaneous or prior written or oral agreements or other communications regarding such subject matter. **No change may be made to this Agreement except by in writing executed by Client and the Compliance Officer or officer of CBIS. This Agreement shall be interpreted in accordance with the laws of the state of Georgia, without reference to its principles of conflict of laws.**
8. **EITHER PARTY MAY TERMINATE THIS AGREEMENT WITHOUT CAUSE OR PENALTY, EFFECTIVE UPON PRIOR WRITTEN NOTICE TO THE OTHER PARTY.** No termination of this Agreement will affect any obligations arising prior to the effective date of termination or the limitations of liability set forth above. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, or a material change in existing legal requirements which adversely affects this Agreement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

Client's Name/Company _____

Client's Signature _____

Title _____

Date _____

Century Financial Services DbA CBISDIRECT

Name _____

Title _____

Signature _____

Date _____

INTERNET SECURITY PROCEDURES And Agreement for Service

Client is required to implement the following security procedures ("Procedures") to enable them to order and receive Credit Reports through the CBIS*dIRECT* (CBIS) Website. **Failure by Client to follow any outlined Procedures may lead to a suspension or termination of Client's Credit Report ordering process via CBIS Website, and/or termination of the "Agreement"**.

1. The "Procedures" to order and receive Credit Reports through the CBIS Website is contained in the following, Client must use in conjunction; the subscriber number and password assigned to "Client" by CBIS in order to obtain their specific report. Orders for Credit Reports must include the name, social security number, and address of the subject of the Credit Report, and any other information specified by CBIS. The operator must have a unique CBIS Website identification and password. **Sharing the identification and password is strictly prohibited.** All Credit Reports delivered by CBIS to Client through the CBIS Website will be encrypted. Client must use Microsoft browser version 4.0 and above or a comparable software browser that supports 128-bit encryptions.

2. Client will protect CBIS Password and all confidential information so that only authorized employees of Client ("Authorized Employees") have access to this information. Client agrees to limit Authorized Employees to those employees who have a **need to know** the CBIS Password to carry out their official duties with Client. Client will not post the CBIS Password at its facilities, and Client will take all other action necessary to prevent unauthorized persons from gaining knowledge of the CBIS Password. The CBIS Password must not be released through any form of communications to anyone other than "Authorized Employee or compliance officer from CBIS. CBIS reserves the right to change the CBIS Password at any time to prevent unauthorized access to Credit Reporting information delivery to Client through the CBIS Website.

3. All access software used by Client to order and obtain Credit Reports through the CBIS Website, whether developed by Client or purchased from a third-party vendor, must have the CBIS Password "hidden" or embedded so that the CBIS Password is known and accessible only by Authorized Employees. Each Authorized Employee must be assigned a unique logon code ("Logon Code") to be able to open and use the CBIS Website. Authorized Employee will be required to protect the secrecy of their Logon Codes, and as soon as an Authorized Employee loses such status (whether by termination of employment or otherwise), Client is immediately responsible for disabling such employee's Logon Code. Logon Codes will be changed by Client at least once every 60 days or as often as CBIS's compliance officer deems appropriate.

4. Prior to providing an Authorized Employee with access to the CBIS Website and Password information, Client will provide the Authorized Employee with adequate training regarding the requirements of the outlined Procedures and applicable laws, and will require the Authorized Employee to agree to and sign written documentation stating he/she will comply with all the requirements set forth below ("Employee Requirements"). Client agrees not to add any employee as an Authorized Employee unless the employee signs written "Employee Requirements" and receives the required training. All Authorized Employees must comply with the following Employee Requirements:

Authorized Employee Requirements:

(a) The employee must have read these "Procedures" and "The Agreement" for Service and be familiar with the requirements as to the **permissible purposes** for which Credit Reports may be ordered from CBIS. Restrictions on the use and dissemination of information on/from credit reports, scores or other enhancements therein, shall be agreed to in writing by employee so Client is in full compliance with requirements and restrictions of CBIS.

(b)The employee must agree not to disclose the CBIS Website Password or the Logon Code assigned to the employee to any other person.

(c)The employee must agree not to order Credit Reports from CBIS except in performance of the employee's official duties for Client. The employee must acknowledge by written statement of his/her awareness that the Fair Credit Reporting Act provides that "[a]ny person who knowingly and willfully obtains information on a consumer from a consumer reporting agency [such as CBIS] under false pretenses shall be fined under Title 18 United States Code, imprisoned for not more than 2 years, or both."

(d)The employee must acknowledge that Credit Reports contain extremely sensitive information, and agree to protect

the privacy of such information by using Credit Reports obtained from CBIS solely in connection with the employee's official duties for Client, not copying such Credit Reports (except as required by the employee's official duties), not providing such Credit Reports or any information therein to any person (except in the course of the employee's official duties), and taking adequate steps to prevent unauthorized persons gaining access to such reports or information.

(e)The employee must agree in writing that upon termination of his/her employment by Client or Client's withdrawal of the employee's designation as an Authorized Employee, the employee will not obtain or attempt to obtain Credit Reports from CBIS through the CBIS Website Password or Logon Code for any reason.

5. Client will also follow CBIS's general Access Security Procedures and agrees to establish such additional security procedures as may be specified by CBIS from time to time.

To be completed by Client:*

Company Name _____

Address _____

City _____ State Zip _____

Owner/Officer _____ Title _____

Email Address _____ *(Required if accessing via the Internet)*

Nature of Business _____

All Additional Locations covered by the agreement _____

Signature _____ Date: _____

Title _____

Century Financial Services DbA CBISDIRECT

Name _____

Title _____

Signature _____

Date _____