



MORTGAGE REPORTS, INC.

It's All About Service

180 Allen Road, Suite 302-S, Atlanta, GA 30328
p: 800.966.1003 p: 404.303.8656 f: 404.303.8260
www.cdsmortgagereports.com

Welcome to CDS

Thank you for choosing CDS Mortgage Reports, Inc. We sincerely appreciate the opportunity to partner with you and your company for your credit reporting needs. We understand the urgency of establishing your account quickly and are looking forward to getting you set up. You can ensure a quick turn around of your application by confirming that all paperwork is completely filled out and that all required documentation accompanies your application when you return it to CDS.

The national repositories, Equifax, Trans-Union and Experian, have established stringent compliance requirements for the verification and approval of all customer accounts. These compliance requirements are industry wide, all Credit Resellers and Credit Reporting Agencies being subject to them, and represent the bureaus efforts to protect your borrower's confidential credit information. A great deal of the information and documentation requested in the CDS Application Package is to satisfy these compliance guidelines and is mandatory for account approval and setup. Consequently it is essential that all requested information and documentation be provided when you submit your paperwork. We are unable to process incomplete applications. Although the new compliance policies require a little more effort on everyone's part, we believe that in addition to protecting the consumer, they will help ensure the security of each of our businesses.

Please note that we are unable to establish accounts in the following circumstances:

1. Businesses operating from a residence.
2. Any company involved in the business activities listed on Exhibit F of the CDS Customer Service Agreement.
3. Any business that does not meet the following criteria: It is a strict bureau requirement that your company phone number be listed with a nationally recognized 411 information provider. The phone **MUST** be listed in the name of the business listed on your CDS End User Application. The bureaus permit no exceptions to this requirement. Please verify your listing before submitting your application.

Do not hesitate to contact us if you have questions related to your application or our approval process. You can reach us 404-303-8656 or 800-966-1003.

Please fax your completed Application Package to 404-303-8260.

Thank You,

Applications and Compliance



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Customer Application

Sales Rep _____

GENERAL INFORMATION

Company Name

Primary Contact

Phone

Address

Title

Fax

City

State

Zip

E-mail Address

Cell

Phone Number (Listed with 411)

Fax Number

Additional Contact Name

Title

Website Address / URL

E-mail Address

Phone

Please list all DBA's: _____

NATURE OF BUSINESS

[] Sole Proprietor [] Partnership [] Corporation State of Registration: _____ Year Established: _____ Number of Employees: _____

Business Type: [] Mortgage Broker [] Mortgage Banker [] Real Estate Other: _____

Purpose for which consumer credit reports will be used: _____

Brokers License #: _____ State of Issue: _____ Expiration Date: _____ Business License #: _____

Location Type: [] Commercial Office [] Executive Suite [] Shared Commercial Space [] Home Office Location Status: [] Owned [] Leased

Landlord Name: _____ Address: _____ Phone #: _____

BILLING INFORMATION

Accounts Payable Contact

Phone

Fax

Billing or Mailing Address (if different from business address)

E-mail Address

Cell

Address

City

State

Zip

PRINCIPALS OF THE COMPANY

Print Name: _____ SSN: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Signature: _____ Title: _____ Date: _____

Print Name: _____ SSN: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Signature: _____ Title: _____ Date: _____



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CURRENT CREDIT VENDOR

Name: Account #:

Contact: Phone: Fax:

BANKING INFORMATION

Bank Name Account Number Contact Name Contact Phone #

PROFESSIONAL REFERENCES

* The bureaus require industry references (such as vendors or associations) with whom you have a MORTGAGE related business relationship.

Name: Nature of Business: Contact: Phone:

Name: Nature of Business: Contact: Phone:

CREDIT REFERENCES

* Companies you pay on a monthly or regular basis. Example: landlord, office supply, etc. (Do not list vendors or services that are paid at closing)

Name: Account #: Type of Account:

Length of Relationship: Contact: Phone: Fax:

Name: Account #: Type of Account:

Length of Relationship: Contact: Phone: Fax:

The Undersigned Agrees: In consideration of credit being extended to the above named Company, I unconditionally guaranty payment, when due, of any and all existing and future indebtedness from the above named Company and its assigns to CDS Mortgage Reports, Inc. (hereafter "CDS"). The undersigned hereby waives notice of acceptance of this guaranty, and presentment, protest, notice, demand, or action on a delinquency in respect of any such indebtedness. This guaranty will not be affected, excused nor modified upon the happening of any event, action, or inaction by CDS. I do hereby waive notice of and consent to any extension of time for payment, renewal, release, or other indulgence granted from time to time by CDS to the above named Company, with respect to any current or future indebtedness. In the event an attorney is used to enforce this guaranty I agree to pay interest at the rate of 18% per annum from the original invoice date and reasonable attorneys' fees in an amount of not less than fifteen percent (15%) of the outstanding indebtedness owed by the Company to CDS. The laws of the State of Georgia shall govern this guarantee. I further authorize CDS to check my personal credit history at their discretion for the purpose of establishing or collecting on my account.
Name: SSN:
Home Address: City: State: Zip:
Signature: Date:

Please check your paperwork for missing information. Incomplete applications cannot be processed .

Please contact our applications department with any questions at 404-303-8656 or 800-966-1003

Please fax ALL SIGNED OR INTIALED pages of the application package to 404-303-8260

REQUIRED DOCUMENTATION

Please note that the national repositories require certain information or documentation be provided prior to activating an account.

The following items are required by one of more of the repositories and **MUST** accompany your application.

- Stock symbol** if applicant is a publicly traded company: (Please note exceptions to the following list of required documentation)
- Copy of **Mortgage Brokers or Mortgage Bankers License**. * **California: Brokers License must accompany Department of Real Estate License**
- Copy of current **Business License** in states where required **OR**; where none is required a copy of the Articles of Incorporation or Partnership, and a copy of the Federal Tax ID or State Tax ID Certificate.
- Copy of your **current office lease** in the company name and at the address provided above (Exception: Publicly traded companies)
- Copy of **current phone bill**, or phone company yellow pages ad showing the number listed with 411 information in the company name provided above.
- Copy of the **principal's driver's license** (Exception: Publicly traded companies)
- Letter of Intent**. Letter must be on the letterhead of the above named company and must be signed by an officer, owner or authorized manager of the company. The Letter of Intent must include the following:
 - a) The nature of your business
 - b) Your specific intended use for the credit reports you access
 - c) Your anticipated monthly volume
 - d) Whether you anticipate access will be primarily local, regional or national

We are required to complete the following additional verification procedures BEFORE activating any account:

1. We must verify that the business phone has an existing listing with 411 information, in the name and at the address provided above.
2. Perform an independent site inspection of the office at the address provided above. This inspection will be conducted by a bureau approved independent contractor. A representative from the site company will contact you to schedule an appointment.

END USER SERVICE AGREEMENT

In order to obtain CONFIDENTIAL consumer credit information, the undersigned "End User", having permissible purpose as a _____ (Type of business), petitions CDS Mortgage Reports, Inc. "CDS" for the use of its services under the terms and conditions outlined below, and enters into the following agreement:

1. End User agrees that all information or reports requested from CDS whether written, printed, faxed, oral, or through the CDS System will be requested with the consumer's consent, only after verification of the consumer's identity; and in strict conformity with the Fair Credit Reporting Act ("FCRA"), including any changes enacted to FCRA during the term of this agreement; the Gramm Leach Bliley Act ("GLBA"), and its implementing regulations; and other applicable federal and state statutes, and will be used and disseminated in strict conformity to law. End User acknowledges receipt of these materials in the following Exhibits: Exhibit A "Notice to Users of Consumer Reports Obligations of Users Under the FCRA"; Exhibit B "California End User"; Exhibit C "Vermont End User", (and made a part hereof) and will disseminate them to each current and new employee and provide adequate training on their provisions. (For additional copies please visit www.cdusa.net.)
2. End User certifies that all consumer information or reports received from CDS will be used to assist in the preparation of mortgage loans or in connection with an extension of credit involving the consumer on whom the information is to be furnished, and will not be accessed, used or disseminated for any other purpose. That all consumer credit information will be accessed only for End User's exclusive one-time use and held in strict confidence, and not disclosed to any third parties, except to the extent that disclosure to others is required or permitted by law. End User further warrants that it will access consumer credit information through the CDS System only for the permissible purpose disclosed on its application with CDS and for no other purpose, regardless of whether permitted by law. End User understands it is forbidden to access consumer credit reports on themselves, employees, friends, associates or any other persons except in the exercise of their official duties, and that each current and new employee will be advised as such. End User warrants that it is the sole user of credit information obtained from CDS and will not resell, provide or transfer consumer reports obtained from CDS, in whole or part, to any third party.
3. End User agrees that CDS, and CDS' credit-reporting vendors, Equifax, Trans Union and Experian, have the right to audit End User's compliance with this agreement and authorizes CDS to provide copies of any information regarding End User and its customers to those vendors. End User agrees that CDS may, without any liability to CDS, terminate or suspend End User's access to any CDS information in the event End User does not cooperate with such audit. End User agrees to implement any changes to its security procedures requested by CDS or its credit-reporting vendors. End User shall remain responsible for the payment for any services provided to End User by CDS prior to any such discontinuance. End User will maintain copies of all written authorizations for a minimum of three years from the date of the inquiry and provide CDS copies of such upon request.
4. In order to protect the privacy of consumers, End User agrees to establish and maintain the following **Access Security Procedures** to prevent unauthorized access to confidential consumer information:
 - a. End User will restrict access to the CDS System to only those key employees who have a need to access credit reports in the performance of their official duties ("Authorized Employee"). End User ensures that each Authorized Employee having access to consumer credit information, in whole or in part, whether existing or future hires, will be trained to understand and agrees to comply with the requirements of this Agreement prior to being provided access to the CDS System or any consumer information obtained through the CDS System.
 - b. End User agrees that each Authorized Employee will be provided a unique login and password and that this information will be kept in strict confidence. Sharing login and password information is strictly prohibited. End User or its employees will not post CDS access information or passwords at its facilities, and will take all other actions necessary to prevent unauthorized persons from gaining knowledge of such. Passwords for the CDS Internet system must not be released by telephone to any caller, even if the caller claims to be a CDS employee. CDS reserves the right to change the CDS System password at any time to prevent unauthorized access to credit reports delivered through the CDS System.
 - c. All software or Internet access systems used by End User to obtain credit reports, whether developed by End User or purchased from a third party vendor, must have the login and password information "Hidden" or so that the password is known only to Authorized Employees.
 - d. End User agrees to IMMEDIATELY disable CDS System access of any Authorized Employee that leaves active employment of End User. End User will abide by any additional security procedures that may be specified by CDS, or its sources, from time to time, and will train its staff to comply with such obligations. End User will be responsible for

Initials: _____

any failure of an Authorized Employee to comply with any of the terms of this Agreement and agrees to indemnify CDS pursuant to Section 9 below.

- e. When accessing a consumer credit report the following information must be entered: The consumer's full name including suffix if (any), social security number and 24 months address.
 - f. Computers and terminal devices used to access the CDS system must be secured within the office and accessed only by Authorized Employees, each with a unique login and password. All computers and terminals used to access credit reports should be turned off and locked when not in use to prevent unauthorized access.
 - g. Hard copies and electronic files of consumer reports must be secured so that unauthorized persons cannot access them. Shred, burn or pulverize all hard copy consumer information when no longer needed so that the information cannot practicably be read or reconstructed. Erase and overwrite or scramble electronic files containing consumer information when no longer needed and when applicable regulations permit destruction.
 - h. End User is responsible for all activities of End User and its employees in utilizing CDS System access, and for assuring the facilities for receipt of the consumer information are secure and in compliance with this Agreement.
 - i. End User warrants that all consumer reports, electronic and hard copy, will be secure and protected against release or disclosure to unauthorized persons and that all such information will be erased, shredded or otherwise rendered unreadable when no longer needed. End User shall not retransmit, or otherwise make available to any person, the Services, or any of the information therein, obtained from CDS on or through the Internet, e-mail, or other generally accessible network or delivery method, such methods being non-secure data transfer methods.
5. End User agrees to implement and support a written information security policy containing administrative, technical and physical safeguards that protect the confidential nature of information by and through the CDS System, and to disseminate that information to all current and future employees and managers, and train them to comply with its provisions.
6. End User will not deliver consumer information over the Internet outside of a properly secured and approved site. Any transmission of sensitive consumer information via e-mail must be encrypted with industry accepted software or be sufficiently separated in a manner that will prevent a single e-mail from being used to cause or perpetuate abuse or fraud.
7. End User agrees that it will maintain proper access security procedures consistent with industry standards and that if a data breach occurs or is suspected to have occurred in which any consumer information is compromised or is potentially compromised, End User will take the following action:
- a. End User will notify CDS within 24 hours of a discovery of a breach of the security of consumer reporting data if the personal information of consumer was, or is reasonably believed to have been, acquired by an unauthorized person. Further, End User will actively cooperate with and participate in any investigation conducted by CDS or its Credit Vendors, including but not limited to Equifax, Experian, Trans Union or PRBC (Credit Vendors), that results from End User's breach of confidential consumer credit information.
 - b. In the event that CDS or its Credit Vendors determines that the breach was within the control of End User, End User will provide notification to affected consumers that their personally sensitive information has been or may have been compromised. CDS, or its Credit Vendors, will have control over the nature and timing of the consumer correspondence related to the breach when their information is involved.
 - c. In such event, End User will provide to each affected or potentially affected consumer, credit history monitoring services for a minimum of one (1) year, in which the consumer's credit history is monitored and the consumer receives daily notification of changes that may indicate fraud or ID theft, from at least one (1) national consumer credit reporting bureau.
 - d. End User understands and agrees that if the root cause of the breach is determined by CDS or its Credit Vendors to be under the control of the End User (i.e., employee fraud, misconduct or abuse; access by an unqualified or improperly qualified user; improperly secured website, etc.), End User may be assessed an expense recovery fee.
8. End User agrees to dispose of all confidential consumer information in accordance with Exhibit H _____ (Initials) of this Agreement (and made a part hereof).
9. This agreement shall continue in force without any fixed date of termination, subject to cancellation by either party, without cause Initials: _____

or penalty. No termination of this agreement will affect any obligation End User has to pay for products or services obtained from CDS as provided by the terms of this Agreement.

10. This agreement is not assignable to any other party, regardless of the circumstances. End User agrees to notify CDS of any change in the business name, address or phone number, or change of ownership or control of the business fifteen (15) days prior to such change. Such change may require additional documentation or re-certification by CDS.
11. Recognizing that the information obtained from CDS is secured by and through fallible human sources, End User understands that the accuracy of information received by End User is not guaranteed, nor shall CDS be liable in any manner whatsoever to the undersigned, its assigns, or its customers, resulting from the obtaining or furnishing of such information, such information being based upon receipts obtained from sources considered by CDS to be reliable. No promise, statement, representation or agreement made by any employee or other representative of CDS, and not expressed in this agreement, shall bind it contractually or otherwise to End User. Furthermore, End User agrees to hold CDS, and its sources, harmless and indemnifies them from any and all claims arising out of alleged liability or failure, or error of omission. That in the case the disclosure of any information or report by the undersigned, or its users, leads to litigation or claims, the undersigned agrees to indemnify CDS for any liability, damages or expense resulting there from.
12. End User agrees to indemnify CDS, its sources, Equifax Information Services, Experian Information Solutions and Trans Union, and each of its other customers and the officers, employees and users of each, jointly and severally, from any loss, damage, attorney's fees and costs arising from any claim based on alleged violation of any provision of this agreement.
13. End User agrees that in the event End User, its employees, contractors or assigns, violates the Fair Credit Reporting Act or other applicable federal and state statutes in the disclosure of any information or report obtained through CDS, or if End User violates any provision of this agreement, End User agrees to indemnify CDS, and its sources, Equifax Information Services, Experian Information Solutions and Trans Union LLC, for any of its damages, liability, and expenses of litigation or arbitration.
14. End User agrees to pay CDS for the services rendered during the previous calendar month by the 25th of each month. Past due amounts shall accrue interest at the rate of 1.5% per month. If collection efforts are required, End User shall be liable for all costs of collections, including reasonable attorney fees in an amount of not less than fifteen percent (15%) of the outstanding indebtedness owed by the End User to CDS.
15. CDS reserves the right to revise the terms, conditions, or pricing under this Agreement in order to meet any requirement imposed by federal, state or local law, or any rule or obligation imposed by vendors to CDS. CDS will give End User as much notice as possible prior to the effective date of any new policies that may be required in the future, but does not guarantee that reasonable notice will be possible. End User may terminate this agreement at any time after notification of a change in policy in the event that End User deems such compliance as not within its best interest. End User warrants that any change in requirements will be incorporated into its training and access security policies, and will disseminate them to each current and new employee and provide adequate training on their provisions.
16. One or more national consumer reporting agencies forbid resale of consumer credit information to certain businesses. End User hereby acknowledges that it is not an attorney, bail bondsman, investigative company, credit counseling or credit repair clinic, or one of the businesses listed in Exhibit F _____ (Initials).
17. End User acknowledges additional responsibilities and guidelines for users of consumer reports from the national consumer reporting agencies. End User acknowledges receipt of those responsibilities attached in Exhibit A "Equifax Responsibilities" _____ (Initials), Exhibit B "Experian Responsibilities" _____ (Initials), and Exhibit C "Trans Union Responsibilities" _____ (Initials), of this Agreement (and made a part hereof). End User further agrees to comply with those requirements, as well as any future amendments to those exhibits when provided to End User, and will disseminate them to each current and new employee and provide adequate training on their provisions.
18. End User acknowledges additional responsibilities and guidelines regarding Credit Scores included with consumer credit reports obtained from CDS. End User acknowledges receipt of those responsibilities attached in Exhibit I "Score Addendum" _____ (Initials) of this Agreement (and made a part hereof). End User further agrees to comply with those requirements and will disseminate them to each current and new employee and provide adequate training on their provisions.
19. Notwithstanding the provisions of paragraph 2 of this Agreement, Client may "Reissue" or share for "Secondary Use" (hereafter referred to as Reissue/Secondary Use) (defined below) a consumer credit report with one or more credit grantors which a) have a permissible purpose under FCRA to receive such reports, b) are using the consumer report for the sole purpose of evaluating the _____ (Initials):

consumer's request for credit based on a real estate loan application for which the report was first procured, and c) are "Qualified Subscribers" (defined below) of CDS. Reissue/Secondary Use means the process whereby client provides in any manner (e.g. via electronic transmission, view only, paper copy, etc.) all or any portion of the credit information contained in a merged or single credit report to any entity other than the end-user for which that credit report was originally prepared. A "Qualified Subscriber" is a customer of CDS who has been properly credentialed as an End User.

CDS shall invoice and Client agrees to pay CDS the applicable charges per Reissue/Secondary Use. Charges for Reissue/Secondary Use requests will appear on Client's monthly bill and shall be due upon receipt. Pricing is subject to change if unforeseen cost increases arise due to changes in bureau pricing or other economical changes that would directly impact the current pricing structure. CDS may update stated charges at any time if notified by any repository of a change in CDS pricing.

20. Each party to this Agreement is an independent contractor, and nothing contained in this Agreement may be construed as creating a joint venture, partnership, licensor-licensee, principal-agent or mutual agency relationship between or among the parties. No party, by virtue of this Agreement, has any right or power to create any obligation, express or implied, on behalf of any other party. No party, or employee of any party, will be deemed to be an employee of another party by virtue of this agreement.
21. End User and CDS acknowledge and intend that this Agreement was entered into for the respective benefit of each of them and their respective successors and assigns, and, in consideration of their reporting information to CDS, the third party benefit to Trans Union, Equifax and Experian. Nothing in this Agreement will be construed as giving any other person, firm, corporation or other entity, other than the parties to this Agreement and their respective successors and permitted assigns, Trans Union, Equifax and Experian, any right, remedy or claim under or in respect of this Agreement or any of its provisions.
22. Notwithstanding any provision to the contrary, no party to this Agreement will be liable to the other party for any delay or interruption in performance of any obligation resulting from governmental emergency orders, judicial or governmental action, emergency regulations, sabotage, riots, vandalism, labor strikes, or disputes, acts of God, fires, electrical failure, major computer hardware or software failures, equipment delivery delays, acts of third parties, or any other cause, if the delay or interruption in performance is beyond its reasonable control.
23. In the event any provision of this Agreement is held invalid or unenforceable by any court of competent jurisdiction, that holding will not invalidate, or render unenforceable any other provision of this Agreement.
24. Failure of any party to enforce any of its respective rights or remedies hereunder with respect to any specific act or failure to act of any party will not constitute a waiver of the rights of that party to enforce those rights and remedies with respect to any other or subsequent act or failure to act.
25. This Agreement, including the Appendices and Exhibits hereto, which are expressly incorporated into it, constitutes the entire Agreement between the parties and supersedes and cancels any and all prior agreement between the parties relating to the subject matter. No changes in this Agreement may be made except in writing signed by both parties.
26. 15 U.S.C. § 1681 *et seq.* Provides that any person ***"who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined under Title 18 United States Code, imprisoned for not more than two years, or both"***.
27. End User agrees that a facsimile transmission or any other replication of this End User Service Agreement and the signed CDS Customer Application shall constitute original and legally binding documents.
28. This Agreement shall be governed by and construed under the laws of the State of Georgia. The undersigned is a principal of the End User with all powers required to execute this Agreement.

Dated this _____ day of _____, 200__

Company Name: _____

Address: _____

Signature of Principal: _____

Print Name: _____ Title: _____

EXHIBIT A

Equifax Requirements

End User, in order to receive consumer credit information from Equifax Information Services, LLC (“Equifax”), through CDS Mortgage Reports, Inc. (“CDS”), agrees to comply with the following conditions required by Equifax, which may be in addition to those outlined in the CDS End User Service Agreement (“Agreement”). End User understands and agrees that Equifax’s delivery of information to End User via CDS is specifically conditioned upon End User’s agreement with the provisions set forth in this Agreement. End User understands and agrees that these requirements pertain to all of its employees, managers and owners and that all persons having access to Equifax consumer credit information, whether existing or future employees, will be trained to understand and comply with these obligations.

1. End User hereby agrees to comply with all current and future policies and procedures required by Equifax and instituted by CDS. CDS will give End User as much notice as possible prior to the effective date of any such new policies required in the future, but does not guarantee that reasonable notice will be possible. End User may terminate this agreement at any time after notification of a change in policy in the event End User deems such compliance as not within its best interest.

2. End User certifies that it is not involved in any business activity listed in Exhibit F to CDS End User Service Agreement.

3. End User agrees that Equifax shall have the right to audit records of End User that are relevant to the provision of services set forth in this agreement. End User authorizes CDS to provide to Equifax, upon Equifax’s request, all materials and information relating to its investigations of End User and agrees that it will respond within the requested time frame indicated for information requested by Equifax regarding Equifax information. End User understands that Equifax may require CDS to suspend or terminate access to Equifax’s information in the event End User does not cooperate with any such an investigation. End User shall remain responsible for the payment for any services provided to End User prior to any such discontinuance.

4. Equifax information will be requested only for End User’s exclusive use and held in strict confidence except to the extent that disclosure to others is required or permitted by law. End User agrees that Equifax information will not be forwarded or shared with any third party unless required by law or approved by Equifax. If approved by Equifax and authorized by the consumer, End User may deliver the consumer credit information to a third party, secondary, or joint user with which End User has an ongoing business relationship for the permissible use of such information. End User understands that Equifax may charge a fee for the subsequent delivery to secondary users. End User will not disclose Equifax information to the subject of the report except as permitted or required by law, but will refer the subject to Equifax. End User will hold Equifax and all its agents harmless on account of any expense or damage arising or resulting from the publishing or other disclosure of Equifax information by End User, its employees or agents contrary to the conditions of this paragraph or applicable law.

5. Only designated representatives of End User will request Equifax information on End User’s employees, and employees will be forbidden to obtain reports on themselves, associates or any other persons except in the exercise of their official duties.

6. End User understands that it must meet the following criteria: (a) the End User company name, including any DBA’s, and the address on the End User Application (“Application”) and Agreement must match; (b) the telephone listing must be verified in the same company name and address that was provided on the Application and Agreement; (c) a copy of the current lease of the business must be reviewed by CDS to confirm the End User is at the same address that is shown on the Application and Agreement, and the following pages of the lease must be reviewed for verification: the signature page; the address page; the terms of the lease page; landlord name and landlord contact information; (d) a copy of the principal’s driver’s license is required to verify the principal’s identity; (e) a current business license must be supplied, and reflect the same name and at the same address provided on the Application and Agreement. (Contact CDS for valid substitutions when a license is not required by the state), and (f) an on-site inspection of the office is to be conducted by an Equifax certified company. **Note (c) and (d) are not required if the End User is publicly traded on a nationally recognized stock exchange.*

7. End User will be charged for Equifax consumer credit information by CDS, which is responsible for paying Equifax for such information; however, should the underlying relationship between CDS and End User terminate at any time during this agreement, charges for Equifax consumer credit information will be invoiced to End User, and End User will be solely responsible to pay Equifax directly.

8. End User agrees that it will dispose of all consumer information in accordance with the provisions of Exhibit H to CDS End User Service Agreement.

9. End User agrees to hold harmless Equifax and its directors, officers, employees, agents, successors and assigns, from and against any and all liabilities, claims, losses, demands, actions, causes of action, damages, expenses (including, without limitation, attorney's fees and costs of litigation), or liability, arising from or in any manner related to any allegation, claim, demand or suit, whether or not meritorious, brought or asserted by any third party arising out of or resulting from any actual or alleged negligence or intentional act of End User, whether or not any negligence of Equifax is alleged to have been contributory thereto, the failure of End User to duly and fully perform its obligations under this Agreement, the denial of service to End User by Equifax, the misuse or improper access to Equifax consumer credit information by End User or the failure of End User to comply with applicable laws or regulations. End User further understands and agrees that the accuracy of any consumer credit information is not guaranteed by Equifax and releases Equifax from liability for any loss, cost, expense or damage, including attorney's fees, suffered by End User resulting directly or indirectly from its use of consumer credit information from Equifax.

10. EQUIFAX MAKES NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, RESPECTING ACROPAC OR ANY OTHER MACHINERY, EQUIPMENT, MATERIALS, PROGRAMMING AIDS OR OTHER ITEMS UTILIZED BY END USER IN CONNECTION WITH OR RELATED TO, OR RESPECTING THE ACCURACY OF, ANY EQUIFAX CREDIT INFORMATION FURNISHED BY EQUIFAX TO ANY SUBSCRIBER.

EXHIBIT B

Experian Requirements

End User, in order to receive consumer credit information from Experian Information Solutions, Inc. (“Experian”) via CDS Mortgage Reports, Inc. (“CDS”), agrees to comply with the following conditions required by Experian, which may be in addition to those outlined in the CDS End User Service Agreement (“Agreement”), of which these conditions are made a part. End User understands and agrees that Experian’s delivery of information to End User via CDS is specifically conditioned upon End User’s agreement with the provisions set forth herein. End User understands and agrees that these requirements pertain to all of its employees, managers and owners and that all persons having access to Experian credit information, whether existing or future employees, will be trained to understand and comply with these obligations.

1. End User hereby agrees to comply with all current and future policies and procedures required by Experian and instituted by CDS. CDS will give End User as much notice as possible prior to the effective date of any such new policies that may be required in the future, but does not guarantee that reasonable notice will be possible. End User may terminate this agreement at any time after notification of a change in policy in the event End User deems such compliance as not within its best interest.

2. End User certifies that it is not involved in any business activity listed in Exhibit F to the CDS End User Service Agreement.

3. End User agrees that Experian shall have the right to audit records of End User that are relevant to the provision of services set forth in this Agreement and to verify, through audit or otherwise, that End User is in compliance with applicable law and the provisions of this Agreement. End User warrants that it is the end user of the Experian credit information with no intention to resell or otherwise provide or transfer the credit information in whole or in part to any other person or entity. End User authorizes CDS to provide to Experian, upon Experian’s request, all materials and information relating to its investigations of End User. End User further agrees that it will respond within the requested time frame indicated for information requested by Experian regarding Experian consumer credit information. End User understands that Experian may require CDS to suspend or terminate access to Experian information in the event End User does not cooperate with any such an investigation, or in the event End User is not in compliance with applicable law or this Agreement. End User shall remain responsible for the payment for any services provided to End User by CDS prior to any such discontinuance.

4. End User agrees that it will maintain proper access security procedures consistent with industry standards and that if a data breach occurs or is suspected to have occurred in which Experian information is compromised or is potentially compromised, End User will take the following action:

a. End User will notify CDS within 24 hours of a discovery of a breach of the security of consumer reporting data if the personal information of consumers was, or is reasonably believed to have been, acquired by an unauthorized person. Further, End User will actively cooperate with and participate in any investigation conducted by CDS or Experian that results from End User’s breach of Experian consumer credit information.

b. In the event that Experian determines that the breach was within the control of End User, End User will provide notification to affected consumers that their personally sensitive information has been or may have been compromised. Experian will have control over the nature and timing of the consumer correspondence related to the breach when Experian information is involved.

c. In such event, End User will provide to each affected or potentially affected consumer, credit history monitoring services for a minimum of one (1) year, in which the consumer’s credit history is monitored and the consumer receives daily notification of changes that may indicate fraud or ID theft, from at least one (1) national consumer credit reporting bureau.

d. End User understands and agrees that if the root cause of the breach is determined by Experian to be under the control of the End User (i.e., employee fraud, misconduct or abuse; access by an unqualified or improperly qualified user; improperly secured website, etc.), End User may be assessed an expense recovery fee.

5. End User understands that if a change of control or ownership should occur, the new owner of the End User business must be re-credentialed as a permissible and authorized End User of Experian products and services. A third party physical inspection at the new address will be required if End User changes location.

6. For the purpose of this section “authorized residential End User” shall mean that the End User office meets the physical requirements outlined by Experian for a residential office.

If End User is an authorized residential End User the following additional requirements and documentation must be supplied: (a) Experian must be notified for tracking and monitoring purposes; (b) End User must maintain a separate business phone line listed in the name of the business; (c) a separate subscriber code for End User must be maintained for compliance monitoring; and (d) an annual physical inspection of the office is required by Experian, for which a reasonable fee may be required.

7. End User agrees to hold harmless Experian and its agents from and against any and all liabilities, damages, losses, claims, costs and expenses, including reasonable attorney’s fees, which may be asserted against or incurred by Experian, arising out of or resulting from the use, disclosure, sale or transfer of the consumer credit information by End User, or End User’s breach of this Agreement. End User further understands and agrees that the accuracy of any consumer credit information is not guaranteed by Experian and releases Experian and its agents from liability for any loss, cost, expense or damage, including attorney’s fees, suffered by End User resulting directly or indirectly from its use of consumer credit information from Experian.

8. Experian will not, for the fee charged for credit information, be an insurer or guarantor of the accuracy or reliability of the information. EXPERIAN DOES NOT GUARANTEE OR WARRANT THE ACCURACY, TIMELINESS, COMPLETENESS, CURRENTNESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE INFORMATION AND SHALL NOT BE LIABLE TO END USER FOR ANY LOSS OR INJURY ARISING OUT OF OR CAUSED IN WHOLE OR IN PART BY EXPERIAN’S ACTS OR OMISSIONS, WHETHER NEGLIGENT OR OTHERWISE, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING OR DELIVERING THE INFORMATION.

EXHIBIT C

NEW Trans Union Requirements

End User, in order to receive consumer credit information from Trans Union, LLC. ("Trans Union") via CDS Mortgage Reports, Inc ("CDS"), agrees to comply with the following conditions required by Trans Union, which may be in addition to those outlined in the CDS End User Service Agreement ("Agreement") of which these conditions are made a part. End User understands and agrees that Trans Union's delivery of information to End User via CDS is specifically conditioned upon End User's agreement with the provisions set forth herein. End User understands and agrees that these requirements pertain to all of its employees, managers and owners and that all persons having access to Trans Union consumer credit information, whether existing or future employees, will be trained to understand and comply with these obligations.

1. End User hereby agrees to comply with all current and future policies and procedures required by Trans Union and instituted by CDS. CDS will give End User as much notice as possible prior to the effective date of any such new policies required in the future, but does not guarantee that reasonable notice will be possible. End User may terminate this agreement at any time after notification of a change in policy in the event End User deems such compliance as not within its best interest.

2. End User certifies that it is not involved in any business activity listed in Exhibit F to the CDS End User Service Agreement.

3. End User agrees that Trans Union shall have the right to audit records of End User that are relevant to the provision of services set forth in this agreement. End User authorizes CDS to provide to Trans Union, upon Trans Union's request, all materials and information relating to its investigations of End User and agrees that it will respond within the requested time frame indicated for information requested by Trans Union regarding Trans Union information. End User understands that Trans Union may require CDS to suspend or terminate access to Trans Union's information in the event End User does not cooperate with any such an investigation. End User shall remain responsible for the payment for any services provided to End User prior to any such discontinuance.

4. End User agrees that Trans Union information will not be forwarded or shared with any third party unless required by law or approved by Trans Union. If approved by Trans Union and authorized by the consumer, End User may deliver the consumer credit information to a third party, secondary, or joint user with which End User has an ongoing business relationship for the permissible use of such information. End User understands that Trans Union may charge a fee for the subsequent delivery to secondary users.

5. End User understands that it must meet the following criteria: (a) the End User company name, including any DBA's, and the address on the End User Application ("Application") and Agreement must match; (b) the telephone listing must be verified in the same company name and address that was provided on the Application and Agreement; (c) identification of the owner/owners (if sole proprietor or partnership) including home address and social security number and the End User's Federal tax identification number; (d) if the business is a sole proprietor or partnership, a personal credit report and copy of the principal's driver's license is required to verify the principal's identity; (e) a current business license must be supplied (in geographic locations or industries subject to licensing requirements), (Contact CDS for valid substitutions when a license is not required by the state); (f) an on-site inspection of the office is to be conducted, (g) a home office can be approved only if the following conditions are met: (1) a separate entrance, (2) an exterior sign identifying the business, (3) a listing in appropriate category in a business telephone directory such as yellow pages; (h) a separate Letter of Intent on company letterhead, signed by an officer, owner or authorized manager of the company. The Letter of Intent must include the following: 1) the nature of your business, 2) your specific intended use for the credit reports you access, 3) your anticipated monthly volume, and 4) whether you anticipate access will be primarily local, regional or national

**Note (c) and (d) are not required if the End User is publicly traded on a nationally recognized stock exchange.*

6. Trans Union shall use reasonable commercial efforts to obtain, assemble and maintain credit information on individuals as furnished by its subscribers or obtained from other available sources. THE WARRANTY SET FORTH IN THE PREVIOUS SENTENCE IS THE SOLE WARRANTY MADE BY TRANS UNION CONCERNING THE CONSUMER REPORTS, INCLUDING, BUT NOT LIMITED TO THE TU SCORES. TRANS UNION MAKES NO OTHER REPRESENTATIONS OR WARRANTIES INCLUDING, BUT NOT LIMITED TO, ANY REPRESENTATIONS OR WARRANTIES REGARDING THE ACCURACY, COMPLETENESS, OR BOTH, OF ANY AND ALL OF THE AFOREMENTIONED PRODUCTS AND SERVICES THAT MAY BE PROVIDED TO CDS. THE WARRANTY SET FORTH IN THE FIRST SENTENCE OF THIS PARAGRAPH IS IN LIEU OF ALL OTHER WARRANTIES, WHETHER WRITTEN OR ORAL, EXPRESS OR IMPLIED (INCLUDING, BUT NOT LIMITED TO, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE). THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

TRANS UNION REQUIREMENTS
REGARDING CREDIT SCORING SERVICES

CLASSIC SM CREDIT RISK SCORE SERVICES

Based on an agreement with Trans Union LLC ("Trans Union") and Fair Isaac Corporation ("Fair Isaac") ("Reseller Agreement"), CRA has access to a unique and proprietary statistical credit scoring service jointly offered by Trans Union and Fair Isaac which evaluates certain information in the credit reports of individual consumers from Trans Union's data base ("Classic") and provides a score which rank orders consumers with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring (the "Classic Score").

Customer, from time to time, may desire to obtain Classic Scores from Trans Union via on-line mode in connection with consumer credit reports.

Customer has previously represented and now, again represents that it has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) including, without limitation, all amendments thereto ("FCRA").

Customer certifies that it will request Classic Scores pursuant to procedures prescribed by CRA from time to time only with the permissible purpose certified above, and will use the Classic Scores obtained for no other purpose.

Customer will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.

Customer agrees that it shall use each Classic Score only for a one-time use and only in accordance with its permissible purpose under the FCRA.

With just cause, such as a delinquency or violation of the terms of this contract or a legal requirement, CRA may, upon its election, discontinue serving the Customer and cancel this Agreement, in whole or in part (e.g., the services provided under this Addendum only) immediately.

Customer recognizes the factors other than the Classic Score may be considered in making a credit decision. Such other factors include, but are not limited to, the credit report, the individual account history and economic factors.

Trans Union and Fair Isaac shall be deemed third party beneficiaries under this Addendum.

Up to five score reason codes, or if applicable, exclusion reasons, are provided to Customer with Classic Scores. These score reason codes are designed to indicate the reasons why the individual did not have a higher Classic Score, and may be disclosed to consumers as the reasons for taking adverse action, as required by the Equal Credit Opportunity Act ("ECOA") and its implementing Regulation ("Reg. B"). However, the Classic Score itself is proprietary to Fair Isaac, may not be used as the reason for adverse action under Reg. B and, accordingly, shall not be disclosed to credit applicants or any other third party, except: (1) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (2) as clearly required by law. Customer will not publicly disseminate any results of the validations or other reports derived from the Classic Scores without Fair Isaac and Trans Union's prior written consent.

In the event Customer intends to provide Classic Scores to any agent, Customer may do so provided, however, that Customer first enters into a written agreement with such agent that is consistent with Customer's obligations under this Agreement. Moreover, such agreement between Customer and such agent shall contain the following obligations and acknowledgments of the agent: (1) Such agent shall utilize the Classic Scores for the sole benefit of Customer and shall not utilize the Classic Scores for any other purpose including for such agent's own purposes or benefit; (2) That the Classic Score is proprietary to Fair Isaac and, accordingly, shall not be disclosed to the credit applicant or any third party without Trans Union and Fair Isaac's prior written consent except (a) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (b) as clearly required by law; (3) Such Agent shall not use the Classic Scores for model development, model validation, model benchmarking, reverse engineering, or model calibration; (4) Such agent shall not resell the Classic Scores; and (5) Such agent shall not use the Classic Scores to create or maintain a database for itself or otherwise.

Customer acknowledges that the Classic Scores provided under this Agreement which utilize an individual's consumer credit information will result in an inquiry being added to the consumer's credit file.

Customer shall be responsible for compliance with all applicable federal or state legislation, regulations and judicial actions, as now or as may become effective including, but not limited to, the FCRA, the ECOA, and Reg. B, to which it is subject.

The information including, without limitation, the consumer credit data, used in providing Classic Scores under this Agreement were obtained from sources considered to be reliable. However, due to the possibilities of errors inherent in the procurement and compilation of data involving a large number of individuals, neither the accuracy nor completeness of such information is guaranteed. Moreover, in no event shall Trans Union, Fair Isaac, nor their officers, employees, affiliated companies or bureaus, independent contractors or agents be liable to Customer for any claim, injury or damage suffered directly or indirectly by Customer as a result of the inaccuracy or incompleteness of such information used in providing Classic Scores under this Agreement and/or as a result of Customer's use of Classic Scores and/or any other information or serviced provided under this Agreement.

Fair Isaac, the developer of Classic, warrants that the scoring algorithms as delivered to Trans Union and used in the computation of the Classic Score ("Models") are empirically derived from Trans Union's credit data and are a demonstrably and statistically sound method of rank-ordering candidate records with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring when applied to the population for which they were developed, and that no scoring algorithm used by Classic uses a "prohibited basis" as that term is defined in the Equal Credit Opportunity Act (ECOA) and Regulation B promulgated thereunder. Classic provides a statistical evaluation of certain information in Trans Union's files on a particular individual, and the Classic Score indicates the relative likelihood that the consumer will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring relative to other individuals in Trans Union's database. The score may appear on a credit report for convenience only, but is not a part of the credit report nor does it add to the information in the report on which it is based.

THE WARRANTIES SET FORTH IN SECTION 15.1 ARE THE SOLE WARRANTIES MADE UNDER THIS ADDENDUM CONCERNING THE CLASSIC SCORES AND ANY OTHER DOCUMENTATION OR OTHER DELIVERABLES AND SERVICES PROVIDED UNDER THIS AGREEMENT; AND NEITHER FAIR ISAAC NOR TRANS UNION MAKE ANY OTHER REPRESENTATIONS OR WARRANTIES CONCERNING THE PRODUCTS AND SERVICES TO BE PROVIDED UNDER THIS AGREEMENT OTHER THAN AS SET FORTH IN THIS ADDENDUM. THE WARRANTIES AND REMEDIES SET FORTH IN SECTION 15.1 ARE IN LIEU OF ALL OTHERS, WHETHER WRITTEN OR ORAL, EXPRESS OR IMPLIED (INCLUDING, WITHOUT LIMITATION, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE). THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

IN NO EVENT SHALL ANY PARTY BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, INDIRECT, SPECIAL, OR PUNITIVE DAMAGES INCURRED BY THE OTHER PARTIES AND ARISING OUT OF THE PERFORMANCE OF THIS AGREEMENT, INCLUDING BUT NOT LIMITED TO LOSS OF GOOD WILL AND LOST PROFITS OR REVENUE, WHETHER OR NOT SUCH LOSS OR DAMAGE IS BASED IN CONTRACT, WARRANTY, TORT, NEGLIGENCE, STRICT LIABILITY, INDEMNITY, OR OTHERWISE, EVEN IF A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THESE LIMITATIONS SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.

THE FOREGOING NOTWITHSTANDING, WITH RESPECT TO CUSTOMER, IN NO EVENT SHALL THE AFORESTATED LIMITATIONS OF LIABILITY, SET FORTH ABOVE IN SECTION 16, APPLY TO DAMAGES INCURRED BY TRANS UNION AND/OR FAIR ISAAC AS A RESULT OF: (A) GOVERNMENTAL, REGULATORY OR JUDICIAL ACTION(S) PERTAINING TO VIOLATIONS OF THE FCRA AND/OR OTHER LAWS, REGULATIONS AND/OR JUDICIAL ACTIONS TO THE EXTENT SUCH DAMAGES RESULT FROM CUSTOMER'S BREACH, DIRECTLY OR THROUGH CUSTOMER'S AGENT(S), OF ITS OBLIGATIONS UNDER THIS AGREEMENT.

ADDITIONALLY, NEITHER TRANS UNION NOR FAIR ISAAC SHALL BE LIABLE FOR ANY AND ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THIS ADDENDUM BROUGHT MORE THAN ONE (1) YEAR AFTER THE CAUSE OF ACTION HAS ACCRUED. IN NO EVENT SHALL TRANS UNION'S AND FAIR ISAAC'S AGGREGATE TOTAL LIABILITY, IF ANY, UNDER THIS AGREEMENT, EXCEED THE AGGREGATE AMOUNT PAID, UNDER THIS ADDENDUM, BY CUSTOMER DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING ANY SUCH CLAIM, OR TEN THOUSAND DOLLARS (\$10,000.00), WHICHEVER AMOUNT IS LESS.

This Addendum may be terminated automatically and without notice: (1) in the event of a breach of the provisions of this Addendum by Customer; (2) in the event the agreement(s) related to Classic between Trans Union, Fair Isaac and CRA are terminated or expire; (3) in the event the requirements of any law, regulation or judicial action are not met, (4) as a result of changes in laws, regulations or regulatory or judicial action, that the requirements of any law, regulation or judicial action will not be met; and/or (5) the use of the Classic Service is the subject of litigation or threatened litigation by any governmental entity.

EXHIBIT D

CALIFORNIA END USER

END USER CERTIFICATION OF COMPLIANCE California Civil Code - Section 1785.14(a)

Section 1785.14(a), as amended, states that a consumer credit reporting agency does not have reasonable grounds for believing that a consumer credit report will only be used for a permissible purpose unless all of the following requirements are met:

Section 1785.14(a)(1) states: "If a prospective user is a retail seller, as defined in Section 1802.3, and intends to issue credit to a consumer who appears in person on the basis of an application for credit submitted in person, the consumer credit reporting agency shall, with a reasonable degree of certainty, match at least three categories of identifying information within the file maintained by the consumer credit reporting agency on the consumer with the information provided to the consumer credit reporting agency by the retail seller. The categories of identifying information may include, but are not limited to, first and last name, month and date of birth, driver's license number, place of employment, current residence address, previous residence address, or social security number. The categories of information shall not include mother's maiden name."

Section 1785.14(a)(2) states: "If the prospective user is a retail seller, as defined in Section 1802.3, and intends to issue credit to a consumer who appears in person on the basis of an application for credit submitted in person, the retail seller must certify, in writing, to the consumer credit reporting agency that it instructs its employees and agents to inspect a photo identification of the consumer at the time the application was submitted in person. This paragraph does not apply to an application for credit submitted by mail."

Section 1785.14(a)(3) states: "If the prospective user intends to extend credit by mail pursuant to a solicitation by mail, the extension of credit shall be mailed to the same address as on the solicitation unless the prospective user verifies any address change by, among other methods, contacting the person to whom the extension of credit will be mailed."

In compliance with Section 1785.14(a) of the California Civil Code, End User hereby certifies to Consumer Reporting Agency as follows:

End User is not a retail seller, as defined in Section 1802.3 of the California Civil Code ("Retail Seller") and issues credit to consumers who appear in person on the basis of applications for credit submitted in person ("Point of Sale").

End User also certifies that if End User is a Retail Seller who conducts Point of Sale transactions, End User will, beginning on or before July 1, 1998, instruct its employees and agents to inspect a photo identification of the consumer at the time an application is submitted in person.

End User also certifies that it will only use the appropriate End User code number designated by Consumer Reporting Agency for accessing consumer reports for California Point of Sale transactions conducted by Retail Seller.

If End User is not a Retail Seller who issues credit in Point of Sale transactions, End User agrees that if it, at any time hereafter, becomes a Retail Seller who extends credit in Point of Sale transactions, End User shall provide written notice of such to Consumer Reporting Agency prior to using credit reports with Point of Sale transactions as a Retail Seller, and shall comply with the requirements of a Retail Seller conducting Point of Sale transactions, as provided in this certification.

EXHIBIT E

VERMONT STATUTE

Vermont Fair Credit Reporting Statute, 9 V.S.A. § 2480e (1999)

§ 2480e. Consumer consent

(a) A person shall not obtain the credit report of a consumer unless:

(1) the report is obtained in response to the order of a court having jurisdiction to issue such an order; or

(2) the person has secured the consent of the consumer, and the report is used for the purpose consented to by the consumer.

(b) Credit reporting agencies shall adopt reasonable procedures to assure maximum possible compliance with subsection (a) of this section.

(c) Nothing in this section shall be construed to affect:

(1) the ability of a person who has secured the consent of the consumer pursuant to subdivision (a)(2) of this section to include in his or her request to the consumer permission to also obtain credit reports, in connection with the same transaction or extension of credit, for the purpose of reviewing the account, increasing the credit line on the account, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account; and

(2) the use of credit information for the purpose of prescreening, as defined and permitted from time to time by the Federal Trade Commission.

VERMONT RULES * CURRENT THROUGH JUNE 1999 *****

**AGENCY 06. OFFICE OF THE ATTORNEY GENERAL
SUB-AGENCY 031. CONSUMER PROTECTION DIVISION
CHAPTER 012. Consumer Fraud--Fair Credit Reporting
RULE CF 112 FAIR CREDIT REPORTING
CVR 06-031-012, CF 112.03 (1999)
CF 112.03 CONSUMER CONSENT**

(a) A person required to obtain consumer consent pursuant to 9 V.S.A. §§ 2480e and 2480g shall obtain said consent in writing if the consumer has made a written application or written request for credit, insurance, employment, housing or governmental benefit. If the consumer has applied for or requested credit, insurance, employment, housing or governmental benefit in a manner other than in writing, then the person required to obtain consumer consent pursuant to 9 V.S.A. §§ 2480e and 2480g shall obtain said consent in writing or in the same manner in which the consumer made the application or request. The terms of this rule apply whether the consumer or the person required to obtain consumer consent initiates the transaction.

(b) Consumer consent required pursuant to 9 V.S.A. §§ 2480e and 2480g shall be deemed to have been obtained in writing if, after a clear and adequate written disclosure of the circumstances under which a credit report or credit reports may be obtained and the purposes for which the credit report or credit reports may be obtained, the consumer indicates his or her consent by providing his or her signature.

(c) The fact that a clear and adequate written consent form is signed by the consumer after the consumer's credit report has been obtained pursuant to some other form of consent shall not affect the validity of the earlier consent.

Exhibit F

Businesses That Cannot Be Provided Consumer Credit Information

One or more of the national credit repositories prohibit the sale of confidential consumer credit information to the following businesses or industries:

Adult entertainment service of any kind
Attorneys or Law Offices of any type
Bail bondsman
Check cashing
Credit counseling
Credit repair clinic
Dating service
Financial counseling
Business that operates out of an apartment or unrestricted location within a residence
Genealogical or heir research firm
Massage services
Company that locates missing children
Pawn shop
Private detectives, detective agencies or investigative companies
Individual seeking information for their private use
Company that handles third party repossession
Company or individual involved in spiritual counseling
Subscriptions (magazines, book clubs, record clubs, etc.)
Tattoo service
Insurance Claims
Internet Locator Services
Asset Location Services
Future Services (i.e., health clubs, timeshare, continuity clubs, etc.)
News Agencies or journalists
Law Enforcement (except for employment screening)
Any company or individual who is known to have been involved in credit fraud or other unethical business practices
Companies listed on repository alert report notifications

EXHIBIT G

All users subject to the Federal Trade Commission's jurisdiction must comply with all applicable regulations, including regulations promulgated after this notice was prescribed in 2004. Information about applicable regulations currently in effect can be found at the Commission's Web site, www.ftc.gov/credit. Persons not subject to the Commission's jurisdiction should consult with their regulators to find any relevant regulations.

NOTICE TO USERS OF CONSUMER REPORTS: OBLIGATIONS OF USERS UNDER THE FCRA

The Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681-1681y, requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. The text of the FCRA is set forth in full at the Federal Trade Commission's Website at www.ftc.gov/credit. At the end of this document is a list of United States Code citations for the FCRA. Other information about user duties is also available at the Commission's Web site. **Users must consult the relevant provisions of the FCRA for details about their obligations under the FCRA.**

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. If you are a furnisher of information to a consumer reporting agency (CRA), you have additional obligations and will receive a separate notice from the CRA describing your duties as a furnisher.

I. OBLIGATIONS OF ALL USERS OF CONSUMER REPORTS

A. Users Must Have a Permissible Purpose

Congress has limited the use of consumer reports to protect consumers' privacy. All users must have a permissible purpose under the FCRA to obtain a consumer report. Section 604 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. Sections 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 instrumentality required by law to consider an applicant's financial responsibility or status. Section 604(a)(3)(D)

- For use by a potential investor or servicer, or current insurer, in a valuation or assessment of the credit or 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. Sections 604(a)(4) and 604(a)(5)

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making “prescreened” unsolicited offers of credit or insurance. Section 604(c). The particular obligations of users of "prescreened" information are described in Section VII below.

B. Users Must Provide Certifications

Section 604(f) prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

C. Users Must Notify Consumers When Adverse Actions Are Taken

The term "adverse action" is defined very broadly by Section 603. "Adverse actions" include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact as defined by Section 603(k) of the FCRA – such as denying or canceling credit or insurance, or denying employment or promotion. No adverse action occurs in a credit transaction where the creditor makes a counteroffer that is accepted by the consumer.

1. Adverse Actions Based on Information Obtained From a CRA

If a user takes any type of adverse action as defined by the FCRA that is based at least in part on information contained in a consumer report, Section 615(a) requires the user 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 provided 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 makes a request 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 purposes 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) requires that the user clearly and accurately disclose to the consumer his or her right to be told the nature of the information that was relied upon if the consumer makes 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.

3. Adverse Actions Based on Information Obtained From Affiliates

If a person takes an adverse action involving insurance, employment, or a credit transaction initiated by the consumer, based on information of the type covered by the FCRA, and this information was obtained from an entity affiliated with the user of the information by common ownership or control, Section 615(b)(2) requires the user to notify the consumer of the adverse action. The notice must inform the consumer that he or she may obtain a disclosure of the nature of the information relied upon by making a written request within 60 days of receiving the adverse action notice. If the consumer makes such a request, the user must disclose the nature of the information not later than 30 days after receiving the request. If consumer report information is shared among affiliates and then used for an adverse action, the user must make an adverse action disclosure as set forth in I.C.1 above.

D. Users Have Obligations When Fraud and Active Duty Military Alerts are in Files

When a consumer has placed a fraud alert, including one relating to identity theft, or an active duty military alert with a nationwide consumer reporting agency as defined in Section 603(p) and resellers, Section 605A(h) imposes limitations on users of reports obtained from the consumer reporting agency in certain circumstances, including the establishment of a new credit plan and the issuance of additional credit cards. For initial fraud alerts and active duty alerts, the user must have reasonable policies and procedures in place to form a belief that the user knows the identity of the applicant or contact the consumer at a telephone number specified by the consumer; in the case of extended fraud alerts, the user must contact the consumer in accordance with the contact information provided in the consumer's alert.

E. Users Have Obligations When Notified of an Address Discrepancy

Section 605(h) requires nationwide CRAs, as defined in Section 603(p), to notify users that request reports when the address for a consumer provided by the user in requesting the report is substantially different from the addresses in the consumer's file. When this occurs, users must comply with regulations specifying the procedures to be followed, which will be issued by the Federal Trade Commission and the banking and credit union regulators. The Federal Trade Commission's regulations will be available at www.ftc.gov/credit.

F. Users Have Obligations When Disposing of Records

Section 628 requires that all users of consumer report information have in place procedures to properly dispose of records containing this information. The Federal Trade Commission, the Securities and Exchange Commission, and the banking and credit union regulators have issued regulations covering disposal. The Federal Trade Commission's regulations may be found at www.ftc.gov/credit.

II. CREDITORS MUST MAKE ADDITIONAL DISCLOSURES

If a person uses a consumer report in connection with an application for, or a grant, extension, or provision of, credit to a consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that person, based in whole or in part on a consumer report, the person must provide a risk-based pricing notice to the consumer in accordance with regulations to be jointly prescribed by the Federal Trade Commission and the Federal Reserve Board.

Section 609(g) requires a disclosure by all persons that make or arrange loans secured by residential real property (one to four units) and that use credit scores. These persons must provide credit scores and other information about credit scores to applicants, including the disclosure set forth in Section 609(g)(1)(D) (“Notice to the Home Loan Applicant”).

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

A. Employment Other Than in the Trucking Industry

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 from the consumer prior written authorization. Authorization to access reports during the term of employment may be obtained at the time of employment.
- 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, the user must provide a copy of the report to the consumer as well as the summary of consumer's rights. (The user should receive this summary from the CRA.) A Section 615(a) adverse action notice should be sent after the adverse action is taken.

An adverse action notice also is required in employment situations if credit information (other than transactions and experience data) obtained from an affiliate is used to deny employment. Section 615(b)(2)

The procedures for investigative consumer reports and employee misconduct investigations are set forth below.

B. Employment in the Trucking Industry

Special rules apply for truck drivers where the only interaction between the consumer and the potential employer is by mail, telephone, or computer. In this case, the consumer may provide consent orally or electronically, and an adverse action may be made orally, in writing, or electronically. The consumer may obtain a copy of any report relied upon by the trucking company by contacting the company.

IV. OBLIGATIONS WHEN INVESTIGATIVE CONSUMER REPORTS ARE USED

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 by an entity or person that is a consumer reporting agency. 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 requires the following:

- The user must disclose to the consumer that an investigative consumer report may be obtained. This must be done in a written disclosure that is mailed, or otherwise delivered, to the consumer at some time before or 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 right to request additional disclosures of the nature and scope of the investigation as described below, and the summary of consumer rights required by Section 609 of the FCRA. (The summary of consumer rights will be provided by the CRA that conducts the investigation.)
- 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. 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.

V. SPECIAL PROCEDURES FOR EMPLOYEE INVESTIGATIONS

Section 603(x) provides special procedures for investigations of suspected misconduct by an employee or for compliance with Federal, state or local laws and regulations or the rules of a self-regulatory organization, and compliance with written policies of the employer. These investigations are not treated as consumer reports so long as the employer or its agent complies with the procedures set forth in Section 603(x), and a summary describing the nature and scope of the inquiry is made to the employee if an adverse action is taken based on the investigation.

VI. OBLIGATIONS OF USERS OF MEDICAL INFORMATION

Section 604(g) limits the use of medical information obtained from consumer reporting agencies (other than payment information that appears in a coded form that does not identify the medical provider). If the information is to be used for an insurance transaction, the consumer must give consent to the user of the report or the information must be coded. If the report is to be used for employment purposes – or in connection with a credit transaction (except as provided in regulations issued by the banking and credit union regulators) – the consumer must provide specific written consent and the medical information must be relevant. Any user who receives medical information shall not disclose the information to any other person (except where necessary to carry out the purpose for which the information was disclosed, or as permitted by statute, regulation, or order).

VII. OBLIGATIONS OF 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.

Sections 603(1), 604(c), 604(e), and 615(d). This practice is known as "prescreening" and typically involves obtaining from a CRA a list of consumers 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 to 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. The statement must include the address and toll-free telephone number of the appropriate notification system.

In addition, once the Federal Trade Commission by rule has established the format, type size, and manner of the disclosure required by Section 615(d), users must be in compliance with the rule. The FTC's regulations will be at www.ftc.gov/credit.

VIII. OBLIGATIONS OF RESELLERS

A. Disclosure and Certification Requirements

Section 607(e) requires any person who obtains a consumer report for resale to take the following steps:

- Disclose the identity of 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 identity 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 purpose(s) specified to the reseller. Resellers must make reasonable efforts to verify this information before selling the report.

B. Reinvestigations by Resellers

Under Section 611(f), if a consumer disputes the accuracy or completeness of information in a report prepared by a reseller, the reseller must determine whether this is a result of an action or omission on its part and, if so, correct or delete the information. If not, the reseller must send the dispute to the source CRA for reinvestigation. When any CRA notifies the reseller of the results of an investigation, the reseller must immediately convey the

information to the consumer.

C. Fraud Alerts and Resellers

Section 605A(f) requires resellers who receive fraud alerts or active duty alerts from another consumer reporting agency to include these in their reports.

IX. LIABILITY FOR VIOLATIONS OF THE FCRA

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

The FTC's Web site, www.ftc.gov/credit, has more information about the FCRA, including publications for businesses and the full text of the FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 et seq.:

Section 602 Section 603 Section 604 Section 605 Section 605A Section 605B Section 606 Section 607 Section 608 Section 609 Section 610 Section 611 Section 612 Section 613 Section 614 Section 615 Section 616 Section 617 Section 618 Section 619 Section 620 Section 621 Section 622 Section 623 Section 624 Section 625 Section 626 Section 627 Section 628 Section 629 15 U.S.C. 1681 15 U.S.C. 1681a 15 U.S.C. 1681b 15 U.S.C. 1681c 15 U.S.C. 1681cA 15 U.S.C. 1681cB 15 U.S.C. 1681d 15 U.S.C. 1681e 15 U.S.C. 1681f 15 U.S.C. 1681g 15 U.S.C. 1681h 15 U.S.C. 1681i 15 U.S.C. 1681j 15 U.S.C. 1681k 15 U.S.C. 1681l 15 U.S.C. 1681m 15 U.S.C. 1681n 15 U.S.C. 1681o 15 U.S.C. 1681p 15 U.S.C. 1681q 15 U.S.C. 1681r 15 U.S.C. 1681s 15 U.S.C. 1681s-1 15 U.S.C. 1681s-2 15 U.S.C. 1681t 15 U.S.C. 1681u 15 U.S.C. 1681v 15 U.S.C. 1681w 15 U.S.C. 1681x 15 U.S.C. 1681y

EXIHIBIT H

DISPOSAL OF CONSUMER INFORMATION

As used herein, the term “Consumer Information” shall mean any record about an individual, whether in paper, electronic, or other form, that is a consumer report or is derived from a consumer report. Consumer Information also means a compilation of such records. Consumer information does not include information that does not identify individuals, such as aggregate information or blind data.

“Dispose,” “disposing,” or “disposal” means: (1) The discarding or abandonment of consumer information, or (2) The sale, donation, or transfer of any medium, including computer equipment, upon which consumer information is stored.

PROPER DISPOSAL OF CONSUMER INFORMAITON

- (a) Standard. Any person who maintains Consumer Information for a business purpose must properly dispose of such information by taking reasonable measures to protect against unauthorized access to or use of the information in connection with its disposal.
- (b) Examples. Reasonable measures to protect against unauthorized access to or use of Consumer Information in connection with its disposal include the following examples:
 - (1) Implementing and monitoring compliance with policies and procedures that require the burning, pulverizing, or shredding of papers containing consumer information so that the information cannot practicably be read or reconstructed.
 - (2) Implementing and monitoring compliance with policies and procedures that require the destruction or erasure of electronic media containing consumer information so that the information cannot practicably be read or reconstructed.
 - (3) After due diligence, entering into and monitoring compliance with a contract with another party engaged in the business of record destruction to dispose of material, specifically identified as consumer information, in a manner consistent with this rule.
 - (4) For persons who maintain consumer information through their provision of services directly to a person subject to this part, implementing and monitoring compliance with policies and procedures that protect against unauthorized or unintentional disposal of consumer information, and disposing of such information in accordance with examples (b)(1) and (2) of this section.

EXHIBIT I

Score Addendum

Client ("End User") warrants that it has an Agreement for service and an account in good standing with CDS Mortgage Reports, Inc ("CDS") for permissible purpose under the Fair Credit Reporting Act to obtain the information in a Fair Isaac Credit Repository Score(s) (Empirica, FICO, Beacon) and their reason codes.

End User certifies that all scores and reason codes whether oral or written shall be maintained by the applicant in strict confidence and disclosed only to employees whose duties reasonably relate to the legitimate business purpose for which the report is requested and will not sell or otherwise distribute to third parties any information received there under, except as otherwise required by law.

Unless explicitly authorized in this Agreement or in a separate agreement, between Broker and End User, for scores obtained from credit repository, or as explicitly otherwise authorized in advance and in writing by credit repository through CDS, End User shall not disclose to consumers or any third party, any not all such scores provided under this Agreement, unless clearly required by law. Reason codes may be utilized to assist in preparing an adverse action (denial letter) to consumer.

End User shall comply with all applicable laws and regulations in using the Scores and reason codes.

End User may not use the trademarks, service marks, logos, names, or any other proprietary designations, whether registered or unregistered, of the credit repositories, Fair Isaac and Company, CDS, the affiliates of them or of any other party involved in the provision of the Score without such entities written consent.

End User agrees not in any manner either directly or indirectly, to discover or reverse engineer any confidential and proprietary criteria developed or used by Credit Repository/Fair Isaac in performing the Credit Repository Score.

Warranty: Credit Repository, Fair Isaac warrants the Credit Repository Score Model I empirically derived and demonstrably and statistically sound and that to the extent the population to which the Credit Repository Score Model was developed, Credit Repository Score Model may be relied upon by CDS and/or End Users to rank consumers in order of the risk of unsatisfactory payment such consumers might present to End Users. Credit Repository/Fair Isaac further warrants that so long as it provides the Credit Repository score Model, it will comply with regulations promulgated from time to time pursuant to the Equal Credit Opportunity Act, 15 USC Section 1691 et seq. THE FOREGOING WARRANTIES ARE THE ONLY WARRANTIES CREDIT REPOSTIORY/FAIR ISAAC HAVE GIVEN BROKER AND/OR END USERS WITH RESPECT TO THE CREDIT REPOSITORY SCORE MODEL AND SUCH WARRANTIES ARE IN LIEU OF ALL OTHER WARRANTIES EXPRESS OR IMPLIED CREDIT REPOSITORY/FAIR ISAAC MIGHT HAVE GIVEN CDS AND/OR END USERS WITH RESPECT THERETO, INCLUDING, FOR EXAMPLE, WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. CDS and each respective End User's rights under the foregoing warranty are expressly conditioned upon each respective applicant's periodic revalidation of the Credit Repository Score Model in compliance with the requirements of regulation B as it may be amended from time to time (12 CFR section 202 et seq.)

SITE VISIT AUTHORIZATION

Due to compliance requirements from Equifax and Experian, a complete on-site inspection of all client offices must be conducted, by a repository approved third party site inspection company. These companies have been given complete training, guidance and instructions, by each repository on their specific inspection guidelines. The purpose of this on-site inspection is to ensure that the business 1) is a bona fide business entity operating in an appropriate business location, for the purpose listed on their CDS application, 2) adheres to access security requirements and appropriate security of confidential consumer credit information, and 3) possesses and displays the appropriate state and industry licenses.

I authorize CDS to order and conduct a third party site inspection of the provided office location. The address provided is in an (please check one) Office _____ or Residence _____. I understand that the cost for this visit is \$75.00 and hereby authorize CDS to collect this amount by one of the methods listed below. This authorization is for the purpose of the site visit charge only and does not constitute an authorization for charges for any additional purpose.

Company Name: _____

Address: _____

CHECKING OPTION: I do hereby authorize CDS to draft the following checking account:

Bank Name: _____

Routing # _____ Account # _____

Account Name: _____

Address: _____

_____, _____, _____
(City) (State) (Zip)

I do hereby certify that I am an authorized signer on the aforementioned checking account and do fully consent to the terms of the herein authorization.

Signature: _____ Date: _____

CREDIT CARD OPTION: I do hereby authorize CDS to debit the following credit card:

Name as it Appears on the Card: _____

Account # _____, Expiration date _____

Billing Address: _____

_____, _____, _____
(City) (State) (Zip)

I do hereby certify that I am an authorized user of the aforementioned credit card and do fully consent to the terms of the herein authorization.

Signature: _____ Date: _____

CONTINUING CREDIT CARD AUTHORIZATION

IN CONSIDERATION of CDS MORTGAGE REPORTS, INC. ("CDS") extending credit to _____, I do hereby authorize CDS to debit the following
(Company Name)

credit card; (Check one) VISA _____ or MasterCard _____

Account No. _____, Expiration Date _____

Customer Service 800 Number provided on card _____,

for payment of the outstanding balance owed to CDS by

_____ which is
(Company Name)

past due by twenty eight (28) days or more. The name appearing on the aforementioned credit card is _____.

The billing address for the aforementioned card is _____,
(Street Address)

_____, _____, _____.
(City) (State) (Zip)

I do hereby certify that I am an authorized user of the aforementioned credit card and do fully consent to the terms of the herein authorization.

This _____ day of _____, 200_____

(Signature)

(Print Name)

_____ I hereby authorize CDS to charge my monthly invoice to the above card each month.
(Initial)