



RESIDENTIAL SCREENING APPLICATION & AGREEMENT

Verify Tenant provides various FCRA products and services. The information submitted on this application will be used to determine the customer's eligibility for accessing these services. Customer hereby authorizes Verify Tenant to verify the information provided herein and to perform research about the company and individuals listed on this application.

Each application and agreement must be accompanied by the following:

- Letter of Intent. Must be on company's letterhead and signed by an officer, owner or authorized agent of the company. Letter of intent must at the very least include: 1. The nature of the business 2. Its intended use for the services 3. its anticipated monthly volume 4. Anticipated access (local, regional, national)
- Copy of the Business or Professional License
- 1 Business reference

MEMBERSHIP APPLICATION

1. NAME OF BUSINESS: _____

1.a. DBA (If any): _____

2. BUSINESS ENTITY: Corporation Sole Proprietor Partnership LLC
If Sole Proprietor or Partnership, fill out 2.a

2.a.

Name	Home Address	SS#	Signature

For credentialing purposes, a background and credit check will be performed on individuals listed in 2.a. by signing above, you authorize Verify Tenant to run a background and credit check. If background investigations result in findings that do not meet Verify Tenant's credentialing requirements, your company may be ineligible for an account with Verify Tenant. Furthermore, you hereby release Verify Tenant, its designated agents and representatives from any and all liability and claims arising from procuring, selling, providing, brokering and/or assisting with the compilation or preparation of these reports.

3. TAX ID: _____

4. WEBSITE: _____

5. CONTACT NAME: _____

6. POSITION: _____

7. PHONE #: _____

8. ADDITIONAL PERSONS AUTHORIZED TO ORDER:

9. PHYSICAL ADDRESS: _____

CITY: _____ STATE _____ ZIP _____

9.a. MAILING ADDRESS (if different than above): _____

CITY: _____ STATE _____ ZIP _____

10. E-MAIL (Where reports should be sent): _____

10.a. E-MAIL (Where invoices should be sent): _____



11. TYPE OF BUSINESS (CONDO ASSOCIATION, PROPERTY MANAGER): _____

12. PURPOSE FOR WHICH REPORTS WILL BE USED: _____

13. NAME & TELEPHONE # OF TRADE ASSOCIATION IN WHICH YOU HAVE MEMBERSHIP (if any)

14. BILLING INFORMATION:

14.a. NAME ON INVOICE: _____

14.b. PHONE #: _____

14.c. ADDRESS: _____

14.d. CITY: _____ STATE: _____ ZIP: _____

14.e. ROUTING # _____

14.f. ACCOUNT # _____

Payment is due 30 days after invoice is issued. If payment is not received within 45 days of the date on the invoice, client agrees to let Verify Tenant *electronically debit client's bank account or create and process a demand draft against client's bank account in the amount of the total past due any time after the 45th day from date on invoice. If you have any questions, you can contact Verify Tenant at 954.628.8222.*

Note: Billing Manager will send the client a confirmation e-mail of this authorization for payment.

Client's signature Date



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



Service Agreement

This service agreement (“Agreement”) is entered into as of the date written below between Verify Tenant, and _____ (“Client”), located at _____ in the City of _____, _____, _____.

Client and Verify Tenant agree to the following terms:

1. Client is a _____ (type of business) and has a permissible purpose for obtaining consume reports in accordance with the Fair Credit Reporting Act (15 U.S.C § 1681 et.seq) including, without limitation, all amendments thereto (“FCRA”).

2. Client certifies that it has a permissible purpose for obtaining a credit report as follows:

() TENANT SCREENING: Client is a property management company and/or Condominium or Homeowner’s Association and has a need for consumer credit information in connection with the evaluation of individuals as tenants or purchasers.

() OTHER: Please indicate (1) your company’s business and (2) your intended use of credit reports and related products and services from Verify Tenant:

_____.

3. Client is familiar with the requirements of all applicable federal and state laws, including the Fair Credit Reporting Act (“FCRA”) and the Fair and Accurate Credit Transactions (“FACT”) Act, including without limitation the provisions set forth herein, and Client agrees to comply with all requirements of these laws in connection with ordering and using credit reports and related products and services (“Consumer Reports”). Client agrees that it is solely responsible for this compliance. Client acknowledges that it has received and read the acknowledgement and access security requirements documents.

4. Client will order consumer reports and related products and services for its exclusive one-time use only, solely for the certified use and the permissible purposes as certified above and defined by federal and state law, and for no other purpose. Client shall not request, obtain or use consumer reports for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information under this Agreement to any other party, whether alone, or in conjunction with Client’s own data or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by Client only to Client’s designated and authorized employees and/or agents having a need to know and only to the extent necessary to enable Client to use the Consumer Reports in accordance with this Agreement. Client certifies that it will be the end user of all consumer reports and agrees that it will hold all information strictly confidential, and will not copy, sell or transfer any such information to any third party. Client agrees to implement appropriate procedures so that only employees with adequate training regarding the requirements of the FCRA, FACT Act and all applicable federal and state laws have access to the consumer reports. Client will ensure that such designated employees shall not attempt to obtain Consumer Reports on themselves, associates, or any other person except in the exercise of their official duties.



5. Client shall use each Consumer Report only for a one-time use and shall hold the report in strict confidence, and not disclose it to any third party; provided however, that Client may, but is not required to, disclose the report to the subject of the report only in connection with an adverse action based on the report. Moreover, unless otherwise explicitly authorized in an agreement between Verify Tenant and Client for scores obtained from Credit Reporting Agency, or as explicitly otherwise authorized in advance in writing by Credit Reporting Agency through Verify Tenant, Client shall not disclose to consumers or any third party, any and all such scores provided under such agreement, unless clearly required by law.

6. Client will obtain a signed authorization from each person on whom credit report is ordered (the "Subject"), prior to ordering a credit report on such Subject, and will maintain the authorization on file for audit and inspection for a minimum of five years from the date of inquiry. This requires Client to maintain a clear copy of photographic identification of each Subject along with the authorization. During this period, Client will provide Verify Tenant with a copy of such authorization, or the original, as may be requested by Verify Tenant or its authorized representatives. Client agrees that Verify Tenant, upon reasonable notice, may conduct audits to ensure Client's compliance with the FCRA, FACT Act and all applicable federal and state laws, and requirements of this Agreement, and Client agrees to provide reasonable cooperation with Verify Tenant in connection with such audits.

7. Client will request Scores only for Client's exclusive use. Client may store Scores solely for Client's own use in furtherance of Client's original purpose for obtaining such Scores. Client shall not use Scores for model development or model calibration and shall not reverse engineer the Score. All Scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed, or made accessible, in whole or in part, to any person except (1) to those employees of Client with a need to know and in the course of their employment. (2) to those third party processing agents of Clients who have executed an agreement that limits the use of the Scores by the third party to the use of permitted Client and contains prohibitions set forth herein regarding model development, model calibration and reverse engineering. (3) when accompanied by the corresponding reason codes, to the consumer who is the subject of the Score. (4) as required by law.

8. THE LAW 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 OF THE FEDERAL LAW OR IMPRISONED FOR NO MORE THAN 2 YEARS, OR BOTH.

9. Pricing: Set forth on the attached price list and may be modified from time to time by providing notice to Client.

10. The pricing set forth in this Agreement (including the attached pricing list) is based on the pricing agreement for credit reports and/or related products and services presently in place between Verify Tenant and the credit repositories (the "Repositories"), and/or their authorized brokers/resellers. Accordingly, notwithstanding any other term in this agreement, Verify Tenant's provision of credit reports and/or related products and services to Client may be terminated immediately if the Repositories terminate Verify Tenant's ability to provide credit reporting services. In the event that the Repositories increase the price of credit reports and/or related products and services to Verify Tenant, Verify Tenant, at its option, may pass on the price increase to the Client, or terminate the provision of credit reports and/or related products and services to Client.

11. Client's account is delinquent if not paid in full within 30 days from the date of the invoice. Client is responsible for a finance charge of 10 percent per annum (or the highest rate allowable by law) on all delinquent amounts until paid.

12. In the event that Client fails to pay any invoice when due, Client hereby grants to Verify Tenant and/or its affiliated agents or companies the right to receive direct payment for all amounts due directly from Client's checking or credit accounts. Client hereby grants Verify Tenant a power of attorney, coupled with an interest, such that Verify Tenant can instruct checking and credit accounts to pay invoices due.



10. Client shall pay to Verify Tenant reasonable attorneys' fees and costs incurred by Verify Tenant in collecting a delinquent account, or to otherwise enforce the terms of this agreement, including permissible purpose compliance, whether or not litigation is instituted. In the event of any litigation or other action involving this Agreement, the prevailing party shall be paid reasonable attorneys' fees and costs.

11. This Agreement contains the entire understanding and agreement between Verify Tenant and the Client and no other representations, covenants, undertakings or other prior or contemporaneous agreements, oral or written, respecting such matters, which are not specifically incorporated herein, shall be deemed in any way to exist or bind Verify Tenant or the Client. Verify Tenant and the Client acknowledge that they have not executed this agreement in reliance on any such promise, representation or warranty. This Agreement shall not be modified by any oral representation made before or after the execution of this agreement. All modifications must be in writing and signed by both Verify Tenant and the Client.

12. Client shall indemnify and hold harmless Verify Tenant, and each of its affiliated persons and entities, from and against any and all liability, losses, claims, damages, and expenses, including, but not limited to, attorneys' fees and court costs, arising from or in any way connected with any breach or claimed breach of the terms of this Agreement by Client or any third person, including any representation, warranty, covenant, or agreement herein including, without limitation, any improper publication or disclosure or other misuse of a credit report or information by Client or any third person or entity, including in violation of federal or state law.

13. This Agreement and the covenants and conditions contained herein shall apply to, be binding upon and transfer to the benefit of the administrators, executors, legal representatives, assignees, successors, agents and assigns of Verify Tenant and Client. This Agreement shall be governed by and construed in accordance with Florida law.

14. With just cause, such as the violation of the terms of this Agreement or a legal requirement, or a material change in existing legal requirements that adversely affect this Agreement, Verify Tenant may, upon its election, discontinue serving the Client and cancel this Agreement immediately.

15. Client agrees to each of the forgoing terms. By signing below, the following person declares and attests under the laws of the United States that the foregoing, and the information and documents provided with the application, are true and correct.

Name of authorized officer/owner (Printed): _____

Signature: _____

Date: _____

LETTER OF INTENT

Intended Use for the Services: _____

Anticipated Monthly Volume: _____ reports per month

Authorized Agent Name and Title

Signature

Date: _____

Please send us this Letter of Intent on your company's letterhead