



CREDCO Enrollment Process

Dear Prospective Customer,

Thank you for your interest in accessing CREDCO credit reports. You can depend on CoreLogic Credco, LLC for the information you need to close deals faster and with confidence.

Enrollment Procedure

The Federal Fair Credit Reporting Act (FCRA), applicable state laws, and the national bureaus strictly regulate access to consumer credit reports. For this reason, certain information is required to process your request for enrollment. The following pages include information about our services and the documents required to activate your account.

1. **Agreement for Service (pages 3-5):** this document must be completed and signed by an authorized individual (GM, owner, corporate officer, partner).
2. **Customer Profile (pages 6-7):** this document must also be completed and signed by an authorized individual (GM, owner, corporate officer, partner). Incomplete applications will delay processing.
3. **Dealer or Business License:** a copy of this document must be included with the application.
4. **Government Issued Photo ID:** a copy of the dealer principal(s) photo ID must be included with the application.
5. **Business Phone Bill: *Must be provided.*** The document must be dated within the last 45 days and must be in the company's name.

Fax the above-mentioned documents to: 1.619.938.7007

Compliance Review

Once we receive and accept your signed enrollment documents, our compliance department will proceed with the following steps:

1. **Review & Verification:** Review and verification of your enrollment documents may take up to 5 business days. *A deposit of \$250 may be required; your Account Representative will advise if applicable.*
2. **Physical Inspection:** To assure FCRA compliance, companies accessing consumer credit reports are required to pass a physical inspection of their premises in order to verify their business is legitimate. CREDCO utilizes a third party organization to conduct these inspections. The charge for the inspection is \$99, and will be included on your first monthly invoice.
3. **Customer Notification:** Once compliance review is complete, a member of our support team will contact you via e-mail and phone to notify you that your account has been activated.



CREDCO Pricing

The cost of a Credco credit report is based upon the number of bureaus accessed per applicant, per report. You have the ability to access any one or combination of the three national credit bureaus (Experian®, Equifax®, TransUnion).

The following pricing includes a single report, Executive summary and Risk Based Pricing Credit Score Disclosure (RBPN CSD). Pulling a credit report with OFAC and BuyerID Index can help you comply with Red Flags Rule!

Access Type	Single Experian Report	Single TransUnion Report	Single Equifax Report	Two Bureau Merged Report Experian & TransUnion	Two Bureau Merged Report Experian & Equifax	Two Bureau Merged Report TransUnion & Equifax	Three Bureau Merged Report
Individual	\$ 3.75	\$ 3.60	\$ 4.93	\$ 9.05	\$ 10.38	\$ 10.23	\$ 13.83
Joint	\$ 7.35	\$ 7.05	\$ 9.71	\$ 15.10	\$ 17.76	\$ 17.46	\$ 24.66

- Notes: - A fee of \$2.25 is charged for a duplicate report pulled on the same customer using the exact input information within five days of the original inquiry.
- A \$0.13 FACT Act surcharge will apply to all credit reports ordered on all consumers.
- A \$0.75 surcharge will apply to all credit reports ordered on consumers with current Colorado addresses.

Add-on Products

Add-on products for Credco reports include all Fair, Isaac® (FICO) credit scores, identity verification, and compliance solutions. These add-on products cannot be merged and are always delivered as calculated by the bureau. Pricing for add-on products is per applicant, per bureau accessed.

Equifax		TransUnion		Experian	
SCORES (OTHER SCORE MODELS AVAILABLE)					
BEACON 5.0	\$0.25	FICO CLASSIC 04	\$0.25	FICO II or III	\$0.25
BEACON 5.0 AUTO	\$0.25	FICO CLASSIC AU 04	\$0.25	FICO II or III AUTO	\$0.25
BEACON 9	\$0.30	FICO CLASSIC 08	\$0.30	FICO 08	\$0.30
BEACON 9 AUTO	\$0.30	FICO CLASSIC 08 AUTO	\$0.30	FICO 08 AUTO	\$0.30
COMPLIANCE AND IDENTITY VERIFICATION					
OFAC SCREENING	\$0.50	RBPN CSD	\$0.00		
BUYERID ALERT	\$0.25	BUYERID INDEX	\$0.25		
CREDIT ADVANTAGE	\$0.55				

Red Flag Solution

To help with the Red Flags Rule compliance, Credco's Red Flag Solution delivers a dynamic combination of data, process and reporting solutions to help dealers maintain regulatory requirements – easily and conveniently.

Ask your Credco rep today!

- DATA:** Credit Report & Score
BuyerID Index
OFAC Screening
- PROCESS:** Red Flag Manager
- REPORTING:** Executive Summary
Red Flag IQ Report

Our Most Valuable Service – Customer Support

We're known as the industry's leader in customer care and technical support. Every employee is FCRA certified. Our credit specialists are assigned to your account and are available by phone, fax and email. They will advise you on how to use our credit information products to your best business advantage. If you have any questions, please feel free to contact us at: **800.694.1414**.

AGREEMENT FOR SERVICE

In order to receive various information services ("Information Service(s)") from CoreLogic Credco, LLC ("CREDCO"), the undersigned Client ("Client") agrees to the terms and conditions set forth in this agreement and the exhibits attached hereto (together, this/the "Agreement"). If there is a conflict between the general terms and conditions of this Agreement and any exhibit, the provisions of the exhibit will govern and control. This Agreement applies to every kind of information, software or service provided by CREDCO to Client, even if a given type of service or information is not specifically referred to in this Agreement or is not currently provided by CREDCO, unless the service is furnished pursuant to a separate written agreement with CREDCO, executed and effective after the date this Agreement becomes effective, and containing an "entire agreement" or merger" clause. **THIS AGREEMENT DOES NOT ESTABLISH ANY OBLIGATION ON THE PART OF CREDCO TO PROVIDE ANY INFORMATION SERVICES TO CLIENT UNTIL CREDCO HAS NOTIFIED CLIENT THAT ACCOUNT SET-UP HAS BEEN COMPLETED AND CREDCO HAS ISSUED ACCESS CODES TO CLIENT.**

1. CREDCO will provide its Information Services, as available, to Client during the term of this Agreement.
2. Client certifies and agrees that it will order Information Services as an end-user. Client further certifies and agrees that it will order Information Services that are consumer reports ("Basic Reports") credit risk scores ("Scores") and other enhancements to the Basic Report solely for the permissible purposes Client has specified in Section 20 below and no other purpose. For purposes of this Agreement, the term "Credit Reports" includes Basic Reports, Scores, and other enhancement to Basic Reports, individually or collectively, as the context requires. Client agrees to obtain a signed written authorization from each consumer prior to ordering a Credit Report on such person, will maintain all authorizations on file for at least five (5) years, and will provide CREDCO with copies (or originals) on request.
3. **Client agrees that it will not order Credit Reports for employment purposes or transactions not initiated by the consumer (prescreening) unless approved beforehand in writing by CREDCO.** Client agrees not to resell or otherwise disclose Credit Reports (or any part thereof), except in connection with the sale of a loan to which the Credit Report relates, to the consumer if adverse action has been taken based on the report, or as otherwise required by law. Client agrees to refer consumers to CREDCO for all substantive inquiries regarding Credit Reports, to obtain the written permission of the consumer to obtain the Credit Report where required under applicable state laws in the form required under such laws, and to provide all notices and disclosures required under federal and state laws. Client understands that the Fair Credit Reporting Act ("FCRA"), 15 USC 1681 et seq., provides that any person "who knowingly and willfully obtains information on a consumer from a consumer reporting agency [such as CREDCO] under false pretenses shall be fined under title 18, imprisoned for not more than 2 years, or both." Client acknowledges that it understands its obligations under the FCRA and applicable state laws in ordering and using Credit Reports, and Client agrees that it will comply with all such obligations and will be responsible for its own regulatory compliance.
4. Client represents that it is not a(n) private detective, detective agency, investigative company, bail bondsman, attorney, law firm, credit or financial counseling firm, "credit repair clinic," news or media agency or journalist, law enforcement agency, company engaged in insurance claims, dating service, asset location service, Internet people locator service, diet center, adoption search firm, timeshare, pawn shop, company that locates missing children, massage service, genealogical or heir research firm, check cashing entity, an adult entertainment service of any kind, business that operates out of an apartment or unrestricted location within a residence, company that handles third party repossession, company or individual involved in spiritual counseling, individual seeking information for their private use, tattoo service, business engaged in subscriptions (magazines, book clubs, record clubs, etc.), health club, continuity club, or a person that will not be an end-user of the Information Services, and Client agrees to notify CREDCO **PRIOR** to any change in any of the foregoing. Except as provided elsewhere in this Agreement, Client agrees not to sell, re-sell, transfer or otherwise distribute the Information Services (or any information contained therein) without first obtaining the written permission of CREDCO.
5. Client acknowledges it has obtained a copy of the "Notice to Users of Consumer Reports: Obligations Under the FCRA" from CREDCO at CREDCO's website <http://www.credco.com/legaldocuments/NoticetoUser.pdf>. Copies are also available directly from the CFPB at www.consumerfinance.gov. Client will comply with all requirements under the Fair Credit Reporting Act and applicable state laws in ordering and using Credit Reports, and Client is solely responsible for its compliance. Client acknowledges it has received a copy CREDCO's Access Security Requirements, from the website <http://www.credcoservices.com/legaldocuments/accesssecurityrequirements.pdf> and Client agrees to comply with such requirements as modified by CREDCO from time to time and posted on that website; Client agrees to monitor such website on a monthly basis to obtain notice of any changes to the Access Security Requirements and Client agrees to comply with any and all such changes to the Access Security Requirements.
6. Section 1785.14(a) of the California Civil Code imposes special requirements with respect to transactions in which a "retail seller" (as defined in Section 1802.3 of the California Civil Code) intends to issue credit to a California resident who appears in person on the basis of an application for credit submitted in person ("point of sale transactions"). **Client certifies that these requirements do not apply to it** because (a) Client is **NOT** a "retail seller" (as defined in Section 1802.3 of the California Civil Code), and/or (b) Client does **NOT** issue credit to California residents who appear in person on the basis of applications for credit submitted in person. **Client further certifies that it will notify CREDCO in writing 30 days PRIOR to becoming a retail seller or engaging in point of sale transactions with respect to California residents.**
7. The following provisions are applicable to Scores provided under this Agreement:
 - a. If **Client Orders Any Score**, If Client orders any Score, Client acknowledges and agrees as follows:
 - (i) Client acknowledges that the Scores and the factors on which the Scores are based are proprietary to the providers of the Scores, and Client agrees to hold all Scores received from CREDCO pursuant to this Agreement in strict confidence and not to disclose any Score to the consumer or to any third party, except for disclosure to the subject of the Score where Client has taken "adverse action" against such subject based in whole or part on the Score or the Basic Report with which the Score was delivered or as otherwise required under applicable law. For purposes of this Agreement, "adverse action" has the meaning assigned to such term under Regulation B (12 CFR Section 202 et seq.) ("Regulation B") promulgated under the Federal Equal Credit Opportunity Act, 15 USC, Section 1691 et seq. ("ECOA").
 - (ii) Client may provide the principal factors contributing to a Score to the subject of the Score when those principal factors are the basis of Client's adverse action against the subject or as otherwise required under applicable law. Where such principal factors are provided to the subject, Client must describe such factors in a manner that complies with the ECOA and Regulation B. Client agrees not to use any Score as the basis for an adverse action unless the Score factor codes have been delivered to Client together with the Score, and Client agrees periodically to revalidate the Score as required under Regulation B. Client recognizes that all Scores (i) are statistical and may not be predictive as to any particular individual, (ii) are not intended to characterize any individual as to credit capability, and (iii) other factors must be considered in making a credit decision. No Score is intended to characterize any of Client's applicants or customers as to credit capability, and neither CREDCO nor any Score provider guarantees the predictive value of any Score with respect to any of Client's applicants or customers. Scores represent an estimate of credit risk relative to other individuals used by the Score provider to develop the Score and any predictive value of the Score only represents the provider's opinion based on its point-scorable prediction algorithms, risk models, and/ or other methodology. **IN ORDERING A SCORE, CLIENT HAS MADE ITS OWN ANALYSIS OF THE STATISTICAL RELIABILITY AND UTILITY OF USING THE SCORE.** Client agrees that it will not use any Score for account management or prescreening.
 - (iii) Client understands that the providers of the Scores impose specific requirements for Client to use their Scores (as set forth in Exhibit "A", which is incorporated herein by reference, and is found at the website <http://www.credcoservices.com/legaldocuments/exhibita.pdf>). Client acknowledges it has received a copy of Exhibit "A" from the website <http://www.credcoservices.com/legaldocuments/exhibita.pdf> and agrees to comply with the provisions therein as in effect from time to time and posted on that website as a condition to ordering such Scores; Client agrees to monitor such website on a monthly basis to obtain notice of any changes to the Scores listed on Exhibit A and Client agrees to comply with any and all such changes made to Exhibit A as a condition to ordering and using the Scores set forth in Exhibit A. In the event of a direct conflict between the terms of any specific requirements of a Score provider and the general provisions of Section 7 of this Agreement or any other provision of the Agreement, the specific requirements of the Score provider shall govern, but only with respect to the provision that is in conflict. In the event that any Score provider adds or otherwise modifies its requirements for Client's use of its Score, Client agrees that such terms will automatically be incorporated into this Agreement and become part hereof, and that by ordering any such Score or Scores hereunder, Client agrees that such requirements will be binding on Client. The terms of this Agreement shall be applicable to all Scores Client orders hereunder, except for terms that are in direct conflict with the requirements of the Score provider, in which case, such requirements shall govern as provided above. From time to time, CREDCO may make additional credit risk scores available to Client. In such case, each such additional score Client decides to purchase will be a "Score" for all purposes of this Agreement, and Client's use of such Score and related obligations will be governed by the applicable provisions of this Agreement and any additional terms and requirements imposed by CREDCO and/or the provider of the Score.

8. In the event that CREDCO provides its software to Client in connection with this Agreement ("Software Product"), Client agrees to be bound by the terms under which the Software Product is provided to Client, whether contained in a shrinkwrap agreement, clickwrap agreement, or otherwise (each, a "Software Product Agreement"). In addition to, and not in lieu of, the specific terms of the applicable Software Product Agreement, Client agrees that THE SOFTWARE PRODUCT IS PROVIDED TO CLIENT "AS-IS," WITHOUT ANY WARRANTY OF ANY NATURE. CREDCO DISCLAIMS AND EXCLUDES ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR THAT CLIENT WILL BE ABLE TO ACCESS INFORMATION SERVICES THROUGH IT ON AN UNINTERRUPTED BASIS OR FREE FROM COMPUTER VIRUSES OR SIMILAR DEVICES THAT MAY CAUSE LOSS OF INFORMATION OR DISABLE CLIENT'S COMPUTER SOFTWARE OR EQUIPMENT (COLLECTIVELY, "DISABLING DEVICES."). CLIENT ASSUMES ALL RISK AS TO THE SUITABILITY, QUALITY, PERFORMANCE, AND RESULTS OF THE SOFTWARE PRODUCT.

9. The Information Services (including Credit Reports) are provided "AS IS." **CREDCO MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE, WITH RESPECT TO THE INFORMATION SERVICES (OR ANY INFORMATION CONTAINED THEREIN), INCLUDING, WITHOUT LIMITATION, WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF ANY INFORMATION SERVICE, THAT THE INFORMATION SERVICES WILL MEET CLIENT'S NEEDS, OR THAT THE INFORMATION SERVICES WILL BE PROVIDED ON AN UNINTERRUPTED BASIS OR FREE FROM DISABLING DEVICES, AND CREDCO EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES. ALL REPRESENTATIONS AND WARRANTIES REGARDING ANY SCORE, IF ANY, ARE MADE SOLELY BY THE PROVIDERS OF THE SCORE, AND CLIENT RELEASES CREDCO FROM ALL LIABILITIES AND CLAIMS IN CONNECTION WITH RESPECT TO ALL SCORES.**

10. At Client's request, CREDCO will accept orders for Information Services transmitted to either CREDCO's website on the Internet or CREDCO's web servers via the Internet. CREDCO will transmit Information Services ordered through either such website or servers in such manner that they are accessible only pursuant to the subscriber number and password assigned to Client by CREDCO. Client acknowledges it has received a copy of CREDCO's Internet Security Requirements from the website <http://www.credco.com/legaldocuments/InternetSecurity.pdf> and agrees to comply with the provisions therein as may be modified from time to time by CREDCO and posted on that website. **Client agrees to monitor such website on a monthly basis to obtain notice of such changes to the Internet Security Requirements, and Client agrees to comply with any and all such changes to the Internet Security Requirements.** Client agrees that each time it places an order for an Information Service via the Internet, Client is, and will continue to be, in compliance with these requirements. **CLIENT AGREES THAT NOTHING IN THIS SECTION 10 PERMITS CLIENT TO TRANSMIT INFORMATION SERVICES (OR ANY INFORMATION THEREIN) THROUGH THE INTERNET, AND CLIENT AGREES THAT IT WILL NOT DO SO WITHOUT SPECIFIC WRITTEN PERMISSION FROM CREDCO.** *Client agrees that CREDCO may immediately upon notice to Client suspend or terminate orders and deliveries of Information Services via CREDCO website and/or servers if Client is in breach of any requirement under this Agreement or if CREDCO otherwise determines such action is advisable.* CREDCO DOES NOT WARRANT THAT INFORMATION SERVICES WILL BE PROVIDED THROUGH THE INTERNET UNINTERRUPTED OR FREE FROM DISABLING DEVICES, AND IN NO EVENT WILL CREDCO HAVE ANY LIABILITY FOR EVENTS OR CAUSES BEYOND ITS REASONABLE CONTROL.

11. In no event will CREDCO, any score provider or any other provider of information used by CREDCO in preparing Information Services, any of their respective affiliates, or any of their respective officers, directors, employees, or agents, have any liability to Client for any special, incidental, or consequential damages, including, without limitation, lost profits, business interruption, transmission of Disabling Devices, loss or corruption of data, and the like, arising out of any transactions in connection with this Agreement, including, without limitation in connection with any Information Service or Client's use or inability to use any Software Product, whether incurred as a result of negligence or otherwise, even if such persons or any of them have been advised of the possibility of such damages. **SOME JURISDICTIONS PROHIBIT THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THAT SUCH LIMITATIONS MAY NOT APPLY TO CLIENT.** The maximum liability of CREDCO in connection with an Information Service will not exceed an amount equal to the price paid by Client for such Information Service. *If Client is dissatisfied with any Software Product, Client's sole and exclusive remedy is to discontinue use of the Software Product.*

12. Client agrees that upon reasonable notice, CREDCO may (but has no obligation to), directly or through a third party, audit Client's procedures related to this Agreement (including, without limitation, your network, security systems, facilities, practices, and procedures) in order to confirm that they adequately protect against the improper use of Information Services and that Client is in compliance with CREDCO's Internet security requirements then in effect and all of the other requirements under this Agreement. You agree to fully cooperate in connection with such audits and to make all changes requested by CREDCO required to assure against unauthorized access of Information Services and for Client to comply with the other requirements of this Agreement.

13. Client agrees to pay in full according to CREDCO's fee schedule as in effect from time to time. Fees may be changed, effective upon written notice. An account is delinquent if the Client has not paid CREDCO's invoice to Client in full within 30 days after the date of the invoice. CREDCO may impose a late charge of 1.5 percent per month or at the maximum rate permitted by law on any delinquent account until paid in full and/or suspend providing Information Services hereunder until all delinquent amounts owed have been paid in full. Client agrees to pay all attorney fees and collection costs incurred by CREDCO in collecting any delinquent amounts, whether or not litigation is instituted. In the event of any litigation or other action involving this Agreement, the prevailing party shall be entitled to reasonable attorney fees and court costs including at trial, on any appeal, and/or in a bankruptcy or similar proceeding, in addition to any other recovery to which it is entitled.

14. Client agrees to indemnify, defend, and hold harmless, CREDCO, all Score providers, and all other providers of information used by CREDCO in preparing and providing the Information Services to Client hereunder, their respective affiliates, and the respective officers, directors, employees, agents, and suppliers and other third party contractors of all such persons from and against any and all actions, lawsuits, investigations, proceedings, costs, expenses (including, without limitation, attorney fees and court costs), and other claims or damages arising out of or in connection with any use or disclosure by Client or Client's employees, agents, or contractors of any Information Service (or any information therein or provided in connection therewith), any breach by Client of any of its obligations, representations, or warranties under this Agreement, Client's use of the Software Product contrary to any requirement under the applicable Software Product Agreement or under applicable law, and any claim by the subject of an Information Service or other person based on Client's order or use of any Information Service.

15. EITHER PARTY MAY TERMINATE THIS AGREEMENT WITHOUT CAUSE OR PENALTY OR (EXCEPT FOR THE SURVIVING OBLIGATIONS DEFINED IN SECTION 17) FURTHER LIABILITY, EFFECTIVE UPON FIVE (5) BUSINESS DAYS PRIOR WRITTEN NOTICE TO THE OTHER PARTY. In addition, CREDCO may suspend providing Information Services to Client without notice if CREDCO believes that Client has breached any of its obligations hereunder until the breach has been fully cured to CREDCO's satisfaction and CREDCO has received satisfactory assurances that such breach will not reoccur and Client will fully perform its obligations under this Agreement.

16. Client's failure to pay CREDCO any delinquent amounts in full within five (5) business days after written notice from CREDCO to Client will constitute a Client default and material breach of this Agreement, whereupon this Agreement will automatically and irrevocably terminate without further notice to Client or liability to CREDCO.

17. Termination of this Agreement will not: (a) release or otherwise affect Client's obligation to pay CREDCO in full for any fees per CREDCO's fee schedule, late charges, attorney fees and collection costs incurred to and including the date of termination; (b) terminate or otherwise affect the disclaimers and limitations of liability contained in this Agreement, which will survive termination of this Agreement; and/or (c) waive or otherwise affect Client's obligation to indemnify and defend under Section 14 of this Agreement, which will survive termination of this Agreement.

18. This Agreement, constitutes the entire agreement of the parties with respect to its subject matter, and supersedes any contemporaneous or prior written or oral agreements or other communications regarding such subject matter. No change may be made to this Agreement except by in writing executed by Client and the Compliance Officer or other authorized officer of CREDCO. This Agreement shall be interpreted in accordance with the laws of the state of California, without reference to its principles of conflict of laws. Client irrevocably consents to the exclusive jurisdiction and venue of the federal and state courts in San Diego County, California, with respect to all disputes in connection with this Agreement. If any court or other tribunal of competent jurisdiction declares any provision of this Agreement to be illegal or invalid or unenforceable, the legality and validity and enforceability of the remaining parts, terms, or provisions will not be affected thereby and the illegal or invalid or unenforceable part, term, or provision will be deemed not to be a part of, and severable from, the remaining portions of this Agreement.

19. If Client orders OFAC Screening Service, CREDCO Screening Services, Identity Verification and Fraud Prevention Products, Client acknowledges and agrees to comply with and abide by the additional terms and requirements as set forth in Exhibit "B", which is incorporated herein by reference and is found at the website <http://www.credcoservices.com/legaldocuments/exhibitb.pdf>. Client acknowledges it has received a copy of Exhibit "B" from the website <http://www.credcoservices.com/legaldocuments/exhibitb.pdf> and agrees to comply with the provisions therein as in effect from time to time and posted on that website as a condition to ordering such services; Client agrees to monitor such website on a monthly basis to obtain notice of any changes to the products and services listed on Exhibit B and Client agrees to comply with any and all such changes made to Exhibit B as a condition to ordering and using the Information Services set forth in Exhibit B.

20. Client certifies that it will order Credit Reports solely for one or more of the following purpose(s) and for no other purpose (*Client must check only those that apply, and, below Client's signature to this Agreement, declare all intended uses of Credit Reports*):

<input type="checkbox"/>	a. in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer
<input type="checkbox"/>	b. in connection with underwriting of insurance involving the consumer
<input type="checkbox"/>	c. as a potential investor or servicer, or current insurer, in connection with a valuation of, or an assessment of the credit or prepayment risks associated with, an existing credit obligation. Client agrees that if it requests the Services as a potential investor or servicer in connection with a valuation of or an assessment of the credit or prepayment risks associated with, an existing credit obligation, Client shall first obtain the prior written consent of the current account owner of such accounts and make a copy of such consent available to Credco

21. Client agrees to comply with the requirements set forth in Exhibit "C" which is incorporated herein by reference and is found at the website <http://www.credcoservices.com/legaldocuments/exhibitic.pdf> regarding the proper disposal of consumer information. Client acknowledges it has received a copy of Exhibit "C" from the website <http://www.credcoservices.com/legaldocuments/exhibitic.pdf> and agrees to comply with the provisions therein as in effect from time to time and posted on that website; Client agrees to monitor such website on a monthly basis to obtain notice of any changes to Exhibit C and Client agrees to comply with any and all such changes made to Exhibit C.

22. Client agrees to comply with all applicable federal, state and local statutes, regulations, and rules, including, without limitation, the applicable provisions of the Fair Credit Report Act as amended by the Fair and Accurate Credit Transactions Act and the Gramm-Leach-Bliley Act, in ordering and using the Information Services. In the event Client changes its location, ownership, or control, Client agrees to notify CREDCO in writing, within ten (10) days of such change.

23. In the event of any actual or suspected security breach that Client either suffers or learns of that either compromises or is likely to compromise CREDCO data (including, but not limited to Credit Reports) (e.g., physical trespass on a secure facility, computing systems intrusion/hacking, loss/theft of a PC (laptop or desktop), loss-theft of printed materials, etc.) (collectively, a "Security Breach"), Client will promptly notify CREDCO security personnel within one (1) business day of the discovery of such Security Breach and will immediately coordinate with CREDCO security personnel to investigate and remedy the Security Breach, as directed by CREDCO security personnel. Notification to CREDCO shall be made by calling CREDCO at 1-619-938-7008. Except as may be permitted by applicable law, Client agrees that it will not inform any third party of any such Security Breach without CREDCO's prior written consent; however, if such disclosure is required by applicable law, Client agrees to work with CREDCO regarding the content of such disclosure so as to minimize any potential adverse impact upon CREDCO and its clients and customers. Client also agrees to comply with all applicable federal and state breach laws and to provide timely notification under applicable law to those individuals affected by the Security Breach (including, but not limited to, notification to law enforcement authorities in the jurisdiction of Client and/or individual(s) effected) in the event the Security Breach was caused by or arose from the actions or inactions of Client. In addition, Client agrees to offer and provide, if accepted, 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 identity theft. The monitoring service must include the daily data from at least one (1) national consumer credit reporting bureau. If the root cause of the Security Breach is determined by CREDCO to be under the control of Client (e.g., employee or former employee fraud, misconduct or abuse, poor information security practices, etc.), CREDCO may assess Client an expense recovery fee. If the root cause of the Security Breach is determined by CREDCO to be under the control of Client (see above), Client is required to submit written documentation to CREDCO outlining the cause of the breach and suggested remedial actions. If a Security Breach occurs or is suspected to have occurred, CREDCO may take any action it considers appropriate to safeguard CREDCO's data, including but not limited to suspension of Client's access until CREDCO has determined the Client's environment is secure.

24. *The person signing below certifies, represents and warrants that he or she (1) is duly authorized to bind the Company set forth below, to the terms, conditions and certifications of this Agreement, (2) has direct knowledge of the facts certified in this Agreement, and (3) is authorized and hereby consents for Client to receive faxes, including, but not limited to fax advertisements, sent by or on behalf of CREDCO and its affiliates to the fax number(s) indicated below.*

Company Name (please print): _____ Federal Tax ID #: _____

Street Address (no P.O. Boxes): _____ Suite: _____

City: _____ State: _____ Zip: _____

Signature: _____ Date: ____ / ____ / ____

Print Name: _____ Title: _____

Phone No.: _____ Fax No: _____

Intended Use of Credit Reports (identify all uses): _____

Nature of Business: _____

Additional locations covered by this Agreement: _____
(List each physical address or attach a separate listing on company letterhead)

CLIENT UNDERSTANDS, ACKNOWLEDGES AND AGREES (A) THAT CONTINUING WITH THIS ONLINE ENROLLMENT PROCESS CONSTITUTES CLIENT'S CONSENT TO CONDUCT A BINDING ELECTRONIC TRANSACTION WITH CORELOGIC CREDCO, LLC ("CREDCO"), AND CLIENT'S CONSENT EXTENDS TO RECEIVING NOTICES AND RELATED SERVICES ELECTRONICALLY, (B) THAT CLIENT'S ELECTRONIC SIGNATURE IS LEGALLY EFFECTIVE, AND WILL BE USED BY CREDCO AS IF IT IS A WRITTEN SIGNATURE, (C) THAT CLIENT HAS THE OPTION TO RECEIVE A PAPER COPY OF THIS AGREEMENT/ADDENDUM, IF REQUESTED, (D) CLIENT MAY WITHDRAW ITS CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY BY NOTIFYING CREDCO IN WRITING, AND (E) THAT CLIENT MAY CONTACT CREDCO EITHER BY TELEPHONE OR IN WRITING TO UPDATE THE INFORMATION NEEDED TO CONTACT CLIENT ELECTRONICALLY. CREDCO'S PHONE NUMBER IS 1-800-255-0792. CREDCO'S MAILING ADDRESS IS: 12395 FIRST AMERICAN WAY, POWAY, CALIFORNIA, 92064.

Please fill out completely – missing information will delay your application

CUSTOMER PROFILE

Company Name (Legal): _____ Franchise

DBA Name: _____ Stock Symbol _____

Street Address: _____ Suite _____

City: _____ State: _____ Zip: _____

Business Phone: () - _____ Fax: () - _____

Company name as listed with Directory Assistance _____ Web Site Address: _____

Corporate company name (if applicable): _____ Telephone: () - _____ Ext: _____

Corporate address: _____ Suite: _____ City: _____ State: _____ Zip: _____

Multiple Branches: Yes No Bill Separately: Yes No

Billing Address: _____ Billing City: _____ State: _____ Zip: _____

Nature of Business: _____

Length of time in Business: _____ Yrs _____ Mos Length of time at current location: _____ Yrs _____ Mos

Business Tax ID: _____ No. of Employees: _____ Annual Revenue: _____

Type of business/office location: Commercial Office Residence/Home Based Office

CONTACT INFORMATION *Required*

1. Primary contact

Name: _____ Title: _____

Telephone number: () - _____ Ext: _____ E-Mail address: _____

2. Compliance contact *(individual we can contact with questions or additional information needed to complete compliance verifications)*

Same as primary

Other Name: _____ Title: _____

Telephone number: () - _____ Ext: _____ E-Mail address: _____

3. Users / Updates contact *(individual who we can send welcome kits to)*

Same as primary

Other Name: _____ Title: _____

Telephone number: () - _____ Ext: _____ E-Mail address: _____

4. Billing contact

Same as primary

Other Name: _____ Title: _____

Telephone number: () - _____ Ext: _____ E-Mail address: _____

TYPE OF BUSINESS – Please attach a copy of business license – include DBA and/or Proof of Affiliation if applicable.

<input type="checkbox"/> Corporation State: _____ Date of Incorporation: _____	<input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor Business License No: _____ State: _____ Date of Organization: _____	<input type="checkbox"/> Bank: FDIC No: _____ <input type="checkbox"/> Credit Union: Charter No: _____ Exp. Date: _____	Government Entity: <input type="checkbox"/> State <input type="checkbox"/> County <input type="checkbox"/> City
<input type="checkbox"/> LLC <input type="checkbox"/> Non-Profit State: _____ Date of Organization: _____			

Is the company licensed to and/or provide service as any of the following? (please check all that apply)

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Adoption Search Firm | <input type="checkbox"/> Company of individual in spiritual counseling | <input type="checkbox"/> Credit Repair Clinic | <input type="checkbox"/> Insurance Claims |
| <input type="checkbox"/> Adult Entertainment Service, any type | <input type="checkbox"/> Company seeking information in connection with time shares | <input type="checkbox"/> Dating Service | <input type="checkbox"/> Internet People Locator Service |
| <input type="checkbox"/> Asset Location Services | <input type="checkbox"/> Company that handles third party repossession | <input type="checkbox"/> Diet Center | <input type="checkbox"/> Investigative Company |
| <input type="checkbox"/> Attorney of Law Office, any type | <input type="checkbox"/> Company that locates missing children | <input type="checkbox"/> Financial Counseling | <input type="checkbox"/> Law Enforcement Agency |
| <input type="checkbox"/> Bail Bondsman | <input type="checkbox"/> Condominium/Homeowners Assoc | <input type="checkbox"/> For Profit Counselors | <input type="checkbox"/> Law Firm |
| <input type="checkbox"/> Bounty Hunter | <input type="checkbox"/> Continuity Club | <input type="checkbox"/> Genealogical or Heir Research Firm | <input type="checkbox"/> Loan Modification Companies |
| <input type="checkbox"/> Business that operates out of an apartment or unrestricted location within a residence | <input type="checkbox"/> Country Clubs | <input type="checkbox"/> Health Club | <input type="checkbox"/> Massage Service |
| <input type="checkbox"/> Check Cashing | <input type="checkbox"/> Credit Counseling | <input type="checkbox"/> Individual seeking information for their Private Use | <input type="checkbox"/> Timeshare |
| <input type="checkbox"/> Company Engaged in Insurance Claims | <input type="checkbox"/> Private Detectives or Detective Agencies | <input type="checkbox"/> Security Services | <input type="checkbox"/> Subscriptions (Magazines, book clubs, record clubs, etc.) |
| <input type="checkbox"/> Pawn Shop | <input type="checkbox"/> News or Media Agency or Journalist | | |
| <input type="checkbox"/> Tattoo Service | | | |

Will the company or does it intend to resell information from the consumer credit report? Yes No

BUSINESS REFERENCES – (Do not list financial institutions or auctions)

Reference One – Acct #: _____

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone #: () - - Fax: () - -
 Contact: _____

Reference Two – Acct #: _____

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone #: () - - Fax: () - -
 Contact: _____

OFFICERS, OWNERS, PARTNERS, MEMBERS OR MANAGING PARTNERS Required

Principal listed below must be company officer/owner, (i.e.: CEO, President, Vice President, CFO, etc.) who has signature authority to bind/contractually obligate the company and extend contract coverage to any locations added in the future. If company is limited liability company, managers may sign. Please include additional principal names and titles if applicable.

NAMES OF OFFICERS, OWNERS and/or PARTNERS	TITLE
1) _____	_____
2) _____	_____

AUTHORIZED SIGNATURE Required

Must be signed by company officer/owner/partner/member/managing partner

I certify that (1) the above information and any attachments hereto, are true and correct, (2) I have direct knowledge of the information and facts set forth in this Customer Profile, and (3) I authorize CoreLogic Credco, LLC to check credit references of applicant. I further authorize CoreLogic Credco, LLC to access my personal credit report from any consumer reporting agency as part of its due diligence process. In addition, I further authorize CoreLogic Credco, LLC to access a business report on the applicant hereto. I further authorize my creditors to treat a photocopy or facsimile of my signature as if it were an original, and accept such as my authorization to release credit information to CoreLogic Credco, LLC telephonically. I give CoreLogic Credco, LLC permission to request business checking account information on the above account as part of CoreLogic Credco, LLC's membership due diligence process. I have also attached a copy of my current driver's license.

Principal's Name: _____ Title: _____
 Current Home Address: _____ City: _____ ST: _____ Zip: _____
 Signature: _____ Date: ____/____/____
 Social Security Number: _____ DOB: ____/____/____

CLIENT UNDERSTANDS, ACKNOWLEDGES AND AGREES (A) THAT CONTINUING WITH THIS ONLINE ENROLLMENT PROCESS CONSTITUTES CLIENT'S CONSENT TO CONDUCT A BINDING ELECTRONIC TRANSACTION WITH CORELOGIC CREDCO, LLC ("CREDCO"), AND CLIENT'S CONSENT EXTENDS TO RECEIVING NOTICES AND RELATED SERVICES ELECTRONICALLY, (B) THAT CLIENT'S ELECTRONIC SIGNATURE IS LEGALLY EFFECTIVE, AND WILL BE USED BY CREDCO AS IF IT IS A WRITTEN SIGNATURE, (C) THAT CLIENT HAS THE OPTION TO RECEIVE A PAPER COPY OF THIS AGREEMENT/ADDENDUM, IF REQUESTED, (D) CLIENT MAY WITHDRAW ITS CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY BY NOTIFYING CREDCO IN WRITING, AND (E) THAT CLIENT MAY CONTACT CREDCO EITHER BY TELEPHONE OR IN WRITING TO UPDATE THE INFORMATION NEEDED TO CONTACT CLIENT ELECTRONICALLY. CREDCO'S PHONE NUMBER IS 1-800-255-0792. CREDCO'S MAILING ADDRESS IS: 12395 FIRST AMERICAN WAY, POWAY, CALIFORNIA, 92064.

BUYERID INDEX ADDENDUM

This BuyerID Index Addendum ("Addendum") is entered into _____ ("Effective Date"), by and between CoreLogic Credco, LLC ("CREDCO") and the undersigned client ("Client") and supplements the Agreement for Service between CREDCO and Client dated _____ ("the Agreement"). This Addendum contains additional Information Services that may be provided under the Agreement and additional terms and requirements that apply to those Information Services. Client and Client Affiliates agree to abide by the additional terms and requirements set forth below. Capitalized terms used, but not otherwise defined in this Addendum are used with the meanings assigned to such terms in the Agreement.

A. CREDCO has entered into an agreement with ID Analytics, Inc. ("IDA"), a third party aggregate supplier, whereby CREDCO has secured the right to sublicense IDA's ID Score products to CREDCO's customers to proactively prevent identity theft and related fraud. For purposes of this Addendum, and unless otherwise indicated, the term "ID Score" will be referred to as "BuyerID Index". Client desires to obtain BuyerID Index pursuant to the terms and conditions of the Agreement and this Addendum.

1. **Grant of License.** Subject to the terms and conditions of the Agreement and this Addendum, CREDCO grants Client a non-exclusive, non-transferable, non-sub-licensable, non-perpetual license to use BuyerID Index (described in Schedule 1) in the Territory (defined in Schedule 1) for the sole purpose of verifying the identity of applicants for Client's products and services ("Applicant(s)") in order to prevent identity theft and related fraud, unauthorized transactions, claims or other liability and for no other purpose. Client acknowledges that the BuyerID Index, related reason codes and any and all related technology are the sole property of IDA and IDA reserves all rights to, and in such ID Index related reason codes and any and all related technology.

2. **Client Certification.** Client certifies that Client has determined that Client's use of BuyerID Index is pursuant to an exception under the federal Gramm-Leach-Bliley Act, 15 U.S.C. 6801 et seq. ("GLB Act"). Client certifies to CREDCO that Client will order and use BuyerID Index only in connection with the following purpose and for no other purpose: to verify the identity of applicant's of Client's products and services in order to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability. Client further certifies that it will not use BuyerID Index, in whole or in part, (a) for the purpose of serving as a factor in establishing a consumer subject's eligibility for credit, insurance, employment or any other purpose authorized under section 604 of the Fair Credit Reporting Act (15 U.S.C. 1681, et seq.), or (b) as a basis for any adverse action against the consumer subject.

3. **Confidential Treatment.** Client agrees that it shall use BuyerID Index only for its exclusive use, and to hold the information in strict confidence and not disclose it to the Applicants or any third parties, except to the extent that disclosure is required by law. BuyerID Index may only be requested by Client's designated and authorized representatives. Client employees are forbidden to attempt to obtain any BuyerID Index on themselves, associates, or any other person except in the exercise of their official duties. Client acknowledges that no credit information shall be supplied in response to an inquiry for BuyerID Index. Client agrees to comply with all pertinent requirements of the GLB Act and all other applicable state and federal laws in ordering and use of BuyerID Index and Client agrees that it will comply with all such obligations and will be responsible for its own regulatory compliance.

4. **Fees and Payments.** Client shall pay CREDCO for BuyerID Index in the amounts set forth in Schedule 1. CREDCO shall have the right to revise or amend the pricing by providing thirty (30) days prior written notice to Client before such revision or amendment becomes effective. Payments shall be made to CREDCO within thirty (30) days of invoice date. If Client fails to pay any invoice in accordance with the foregoing terms, Client shall also pay interest on the unpaid amount at the lesser of one percent (1%) per month or the maximum amount allowed by law. The prices and rates for BuyerID Index do not include either shipping costs or applicable federal, state or local sales or use taxes. CREDCO shall charge Client applicable sales tax; Client shall be responsible for filing all other taxes.

5. **Indemnification.** Client shall indemnify, defend and hold harmless CREDCO and its agents, employees, independent contractors and third party suppliers (including IDA) on account of any demand, action, loss, cost, expense (including, without limitation, reasonable attorney fees and costs of litigation) damage, liability, penalty, or claim (collectively, "Claims") arising from or in any way connected with (a) Client's breach of this Addendum, including, without limitation, the improper order, use or disclosure of BuyerID Index by Client or Client's employees, agents, or independent contractors, and (b) any Claim by any consumer or any other third party in connection with any BuyerID Index provided by CREDCO, except to the extent directly caused by CREDCO's gross negligence.

6. **Application of Agreement Provisions.** Without limiting the applicability of any other provision of the Agreement, the provisions in the Agreement pertaining to disclaimer of warranties and representations, limitations of liability, internet security requirements and access security requirements shall apply to this Addendum and Client accepts and agrees to be subject to such provisions.

7. **Term of this Addendum.** This Addendum shall terminate upon the termination of the Agreement and may be terminated earlier for convenience by either party, at any time, effective upon written notification to the other party.

Except as specifically amended by this Addendum, all other terms of the Agreement (and any addenda thereto) shall remain unchanged and in full force and effect and are hereby ratified and affirmed by the parties hereto. If there is a conflict between this Addendum and the Agreement, then the terms of this Addendum shall control.

IN WITNESS WHEREOF, the parties hereto have caused this Addendum to be executed by their duly authorized representatives as of the Effective Date.

_____	CORELOGIC CREDCO, LLC
Name of Client	
_____	_____
Signature	Signature
_____	_____
Print or Type Name	Print or Type Name
_____	_____
Title	Title

CLIENT UNDERSTANDS, ACKNOWLEDGES AND AGREES (A) THAT CONTINUING WITH THIS ONLINE ENROLLMENT PROCESS CONSTITUTES CLIENT'S CONSENT TO CONDUCT A BINDING ELECTRONIC TRANSACTION WITH CORELOGIC CREDCO, LLC ("CREDCO"), AND CLIENT'S CONSENT EXTENDS TO RECEIVING NOTICES AND RELATED SERVICES ELECTRONICALLY, (B) THAT CLIENT'S ELECTRONIC SIGNATURE IS LEGALLY EFFECTIVE, AND WILL BE USED BY CREDCO AS IF IT IS A WRITTEN SIGNATURE, (C) THAT CLIENT HAS THE OPTION TO RECEIVE A PAPER COPY OF THIS AGREEMENT/ADDENDUM, IF REQUESTED, (D) CLIENT MAY WITHDRAW ITS CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY BY NOTIFYING CREDCO IN WRITING, AND (E) THAT CLIENT MAY CONTACT CREDCO EITHER BY TELEPHONE OR IN WRITING TO UPDATE THE INFORMATION NEEDED TO CONTACT CLIENT ELECTRONICALLY. CREDCO'S PHONE NUMBER IS 1-800-255-0792. CREDCO'S MAILING ADDRESS IS: 12395 FIRST AMERICAN WAY, POWAY, CALIFORNIA, 92064.

SCHEDULE 1**A. BuyerID Index**

BuyerID Index: The BuyerID Index is a predictive model that rank orders risk by returning a three byte numeric Index ranging from 000 to 999, the higher the index the greater the probability of identity risk. The Index also comes with 3 – 3 byte reason codes that reflect why the Index is not 000 (reasons for risk to the identity).

B. Permitted Applications: Client may use BuyerID Index solely for the applications specified below.

1. Client may access the BuyerID Index for internal business purposes only. Client may not resell, re-license or redistribute BuyerID index whole or in part

C. Territory: Territory means the United States of America, and its possessions.

D. Fees: Client shall pay CREDCO the following Fees:

1. \$0.25 per BuyerID Index ordered.



Fax Cover Sheet

To: CoreLogic Credco, LLC
 Automotive
 619-938-7007 fax

From: Company: _____

Contact Name: _____

Contact Telephone: (____) ____ - _____

Contact Fax: (____) ____ - _____

Contact e-mail: _____

Contact for the physical inspection: _____

Telephone: (____) ____ - _____

System Name: _____

Compliance Documents Enclosed:

- Agreement for Service completed and signed (*pages 3-5*)
- Customer Profile completed and signed (*pages 6-7*)
- Dealer License/Business License (*copy*)
- Government issued photo ID (*copy*)

Business Compliance (Red Flag Solution):

Our expanded product offering, which includes identity verification, OFAC screening (US Patriot Act) and credit reporting services, is designed to help you comply with the new Red Flag Rules, which went into effect January 1, 2008. Ask your Account Representative for details.

- Activate** Red Flag Solution (OFAC Screening and BuyerID)
- BuyerID Index Addendum (*page 8* if applicable)
- DO NOT Activate OFAC Screening
- DO NOT Activate BuyerID

Enclose the following additional document:

- Copy of recent business telephone bill (*copy*)