

Please complete the below listed items, and submit to us either by

FAX: 800-320-1615

Or by

MAIL: NCS CREDIT BUREAU CORP.

P.O. BOX 185

ADDISON, IL 60101

Please provide the following items:

Individual landlords:

- 1) The forms titled Membership Application and Service Agreement.**
- 2) The form titled Access Security Requirement (Sign and date).**
- 3) Physical site inspection to be performed by an authorized company.**
- 4) Proof of property ownership: Copy of tax bill, or insurance statement, or mortgage statement, or a copy of the title to the property.**
- 5) Copy of your drivers license, or passport (Please enlarge your ID if it is not legible).**
- 6) If you are an individual Landlord operating under a business name, in addition to the 4 items listed above, provide copy of business license, or state and / or federal tax records originating from the state or federal government, or fictitious business name filing with proof of filing.**
- 7) 3 Completed (Signed) rental applications (either existing tenants, or new applicants), or Document filings in Landlord/Tenant court with proof of filing.**
- 8) Clients requesting credit score, please submit the credit scoring services agreement.**
- 9) A signed and dated letter on your company letterhead, signed by an officer or authorized manager of your company, stating the following: Nature of your business- Your intended use for consumer reports- Your anticipated monthly volume of reports- Whether you anticipate that your access will be local, regional or national.**

Apartment complex, or management company, or independent real estate agent contracted with a real estate firm for tenant screening purposes:

- 1) The forms titled Membership Application and Service Agreement.**
- 2) The form titled Access Security Requirement (Sign and date).**
- 3) Physical site inspection to be performed by an authorized company.**
- 4) 3 Completed (Signed) rental applications (either existing tenants, or new applicants), or Document filings in Landlord/Tenant court with proof of filing.**
- 5) Copy of business license, or copy of articles of incorporation (with proof of filing), or state and/or federal tax records originating from the state and/or federal government.**
- 6) Clients requesting credit score, please submit the credit scoring services agreement.**

If you are a management company, in addition to the 4 items listed above, provide a signed list of all apartment complexes under the apartment management company.

if you are an independent real estate agent contracted with a real estate firm for tenant screening purposes, in addition to the 4 items listed above, a list of all clients whom the reports will be ordered for, plus a copy of real estate brokers license.

- 7) A signed and dated letter on your company letterhead, signed by an officer or authorized manager of your company, stating the following: Nature of your business- Your intended use for consumer reports- Your anticipated monthly volume of reports- Whether you anticipate that your access will be local, regional or national.**

Companies or corporations interested in granting credit, or employment screening:

- 1) The forms titled Membership Application and Service Agreement.**
- 2) The form titled Access Security Requirement (Sign and date).**
- 3) Physical site inspection to be performed by an authorized company.**
- 4) A copy of a voided check from your business checking account.**
- 5) Copies of business license, and articles of incorporation.**
- 6) Copies of advertising material.**
- 7) If for employment screening, signed copy of the form End User Certification of Use for Employment Insight Reports.**
- 8) Clients requesting credit score, please submit the credit scoring services agreement.**
- 9) A signed and dated letter on your company letterhead, signed by an officer or authorized manager of your company, stating the following: Nature of your business- Your intended use for consumer reports- Your anticipated monthly volume of reports- Whether you anticipate that your access will be local, regional or national.**

MEMBERSHIP APPLICATION

-We/I hereby apply to register with NCS Credit Bureau Corp. (\$75.00 onetime fee)

Visa, MC or Amex #: _____ **Expires:** _____

Name as it appears on your credit card _____

Company / Property Owner Name: _____ **# of Units, if applicable** _____

Doing Business As: _____

Contact Name: _____ Title: _____

Company Main Phone: _____ Email: _____

Physical Address : _____

City, State and Zip: _____

Web Site Address: _____

Nature of Business: _____ Date Established: _____

Is the applicant engaged in the underwriting of insurance? Yes: _____ No: _____

Is the company licensed or providing service as an attorney or detective/investigative agency? Yes: _____ No: _____
if yes, indicate which: _____

Does the company intend to resell or release information from the consumer credit report to a third party: Yes: _____ No: _____

Will the company, or does the company provide credit repair or credit counseling services for a fee? Yes: _____ No: _____

Billing Address (if different from above) : _____

City, State and Zip: _____

Owner /Agent Name _____ Title _____ Home Phone () _____

Daytime Phone () _____ Fax () _____ Email _____

NCS Credit Bureau, Corp.

211 E. Lake Street, Suite 3, Addison, IL 60101

Phone 630-833-2929

Fax: 630-833-2966

MEMBERSHIP APPLICATION

Permissible Purpose Information: (Application will not be processed unless this information is given)

The credit information will be used for the purposes of? _____

Complete for Sole Proprietor or Partnership: (circle which)

Owner Name: _____

Resident Address _____

Social Security: _____ Signature _____

Owner Name: _____

Resident Address _____

Social Security: _____ Signature _____

Complete for Corporation:

Officer Name: _____ Title: _____

Officer Name: _____ Title: _____

Officer Name: _____ Title: _____

Federal Tax ID#: _____

MEMBERSHIP APPLICATION

Bank information

Name of Bank: _____

Address: _____

Bank Phone Number: _____

Business Checking Account Information:

Name of Account: _____

Account Number: _____

Business References:(Provide three references)

1) Business name: _____

Phone: _____

Contact Name: _____

2) Business name: _____

Phone: _____

Contact Name: _____

3) Business name: _____

Phone: _____

Contact Name: _____

MEMBERSHIP APPLICATION

- We/I have read and understand the Access Security Requirements document and FCRA Requirements and will take all reasonable measures to enforce them within our facility.**
- We/I shall be knowledgeable of and will comply with all applicable provisions of the Fair Credit Reporting Act(FCRA), 15 U.S.C. 1681 et seq, and all other applicable statutes, both federal and state. Client acknowledges that the attached FTC “Notice to Users of consumer Reports” is hereby made an integral part of this agreement. Consumer notice forms provided shall be used in correspondence with the express consent of client’s legal counsel.**

- We/I may not resell credit information in part or in its entirety to any business or consumer.**

- We/I certify that We/I are neither an investigative agency, detective agency, law firm, government law enforcement agency, bail bond company, news agency, or journalist, asset location service, future service, or credit repair company.**
- We/I certify that reasonable measures to enforce access security will be enforced to protect the unauthorized use of credit information.**
- FCRA 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 United States Code, or imprisoned not more than two years, or both.**

- We/I certify that consumer reports will be ordered only with consumer's consent and when intended to be used as a factor in establishing consumer's eligibility for extending credit, renting or leasing properties, or pre employment screening, and that such reports will be used for no other purpose.**

- We/I agree to abide by the applicable Federal and State Fair Credit Reporting Acts and the Equal Opportunity Act.**
- We/I agree to hold in strict confidence all information received from NCS whether written or oral and agree not to disclose or resell such information under any circumstances to the subject of the report, or any other party.**

MEMBERSHIP APPLICATION

- **We/I agree to hold NCS harmless from and to indemnify NCS against any and all claims, liability, and expense including reasonable attorney's fees, which may result from or arise out of the use by us of credit information supplied by NCS. Although NCS obtains credit information from sources considered by NCS to be reliable, it does not in any way guarantee the accuracy of the credit information supplied by it. NCS shall not be liable in any manner whatsoever for loss, injury, or damage to us resulting from use or transmittal of credit information supplied by NCS.**

- **We/I understand and agree that all payments for services performed by NCS are due within 15 days of the date of billing and that delinquent accounts will be subject to a late service charge. We/I also agree to pay a \$20 processing fee for each personal or business check that is returned for non-sufficient funds.**

- **We/I also agree to be responsible for all collection costs, attorney's fees, and court costs incurred by NCS Credit Bureau Corp. if our/my account is turned over to a collection agency or an attorney for liquidation of delinquent invoices.**

- **It is further agreed that if the applicant is delinquent in the payment of the charges or is guilty of violating the terms of this Agreement, NCS may, at its election, discontinue providing service to the applicant immediately and inform the applicant of cancellation of service by written notice.**

I certify that the information provided on this application is true. I understand by the signature below, that you have my permission to pull a personal credit report on owners of this company in connection with approval of this application. Undersigned, agrees to be personally responsible for payment of all services.

Name _____ Signature _____ Date: _____

Title _____

Note: Faxed copy is considered original and is legally binding

SERVICE AGREEMENT

1. End User is a (Type of business:) _____ and has a permissible purpose for obtaining consumer reports in accordance with the Fair Credit Reporting Act (15 U.S.C. 1681 et seq.) Including, without limitation, all amendments thereto (“FCRA”). The End User certifies its permissible purpose as:

() 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; or

() In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, or in connection with an insurance claim where written permission of the consumer has been obtained; or

() In connection with a tenant screening application involving the consumer; or

() In accordance with the written instructions of the consumer; or

() For a legitimate business need in connection with a business transaction that is initiated by the consumer; or

() As a potential investor, servicer or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.

2. End user certifies that End User shall use the consumer reports: (a) solely for the Subscriber’s certified use(s); and (b) solely for End User’s exclusive one-time use. End User 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 obtained under this agreement to any other party, whether alone, in conjunction with End User’s own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by End User only to End User’s designated and authorized employees having a need to know and only to the extent necessary to enable End User to use the consumer reports in accordance with this agreement. End User shall ensure that such designated and authorized employees shall not attempt to obtain any consumer reports on themselves, associates, or any other person except in the exercise of their official duties.

SERVICE AGREEMENT

3. End User will maintain copies of all written authorizations for a minimum of five(5) years from the date of inquiry.

4. THE FCRA 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 UNITES STATES CODE OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.

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

6. With just cause, such as violation of the terms of the End User's contract or a legal requirement, or a material change in existing legal requirements that adversely effects the End User's agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.

SERVICE AGREEMENT

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

NCS Credit Bureau, Corp.

Company Name

Address: _____

Signature

Title

Date

Signature

Title

Date

SERVICE AGREEMENT FOR CONSUMER REPORTS FOR EMPLOYMENT PURPOSES

1. **End User is a (Type of business:) _____ and has a need for consumer credit information in connection with the evaluation of individuals for employment, promotion, reassignment or retention as an employee (“ Consumer report for Employment Purposes”).**
2. **End User shall request Consumer Report for Employment Purposes pursuant to procedures prescribed by Reseller from time to time only when it is considering the individual inquired upon for employment, promotion, reassignment or retention as an employee, and for no other purpose.**
3. **End User certifies that it will not request a Consumer Report for Employment purposes unless:**
 - a. **A clear and conspicuous disclosure is first made in writing to the consumer by End User before the report is obtained, in a document that consists solely of the disclosure that a consumer report may be obtained for employment purposes;**
 - b. **The consumer has authorized in writing the procurement of the report; and**
 - c. **Information from the Consumer Report for Employment Purposes will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.**
4. **End User further certifies that before taking adverse action in whole or in part based on the Consumer Report for Employment Purposes, it will provide the consumer with:**
 - a. **A copy of the Consumer Report for Employment Purposes; and**
 - a. **A copy of the consumer’s rights, in the format approved by the Federal Trade Commission.**
2. **End User shall use the Consumer Report for Employment Purposes only for a one-time use, and shall hold the report in strict confidence, and not disclose it to any third parties that are not involved in the employment decision.**
3. **End User will maintain copies of all written authorization for a minimum of five (5) years from the date of inquiry.**

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SERVICE AGREEMENT FOR CONSUMER REPORTS FOR EMPLOYMENT PURPOSES

4. With just cause, such as violation of the terms of End User's contract or a legal requirement, or a material change in existing legal requirements that adversely affects End User's Agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.

NCS Credit Bureau, Corp.

Company Name

Address: _____

Signature

Title

Signature

Title

Date

Date

ACCESS SECURITY REQUIREMENT

We must work together to protect the privacy of consumers. The following measures are designed to reduce unauthorized access of consumer credit reports. In signing the NCS Membership agreement, you agree to follow these measures.

- 1. You must protect your NCS Account number so that only key personnel know this sensitive information. Unauthorized persons should never have knowledge of your account number. Do not post the information in any manner within your facility.**

- 2. System access software, whether developed by your company or purchased from a third party vendor, must have your NCS account number and password “hidden” or embedded and be known only by supervisory personnel. Assign each user of your system access software a unique logon password.**

- 3. Do not discuss your NCS account number and password (if any) by telephone with any unknown caller, even if the caller claims to be an employee of NCS, Experian, Trans Union or Equifax.**

- 4. Restrict the ability to obtain credit information to a few key personnel.**

- 5. Place all terminal devices or faxes used to obtain credit information in a secure location within your facility. You should secure these devices so that unauthorized persons cannot easily access them.**

- 6. After normal business hours, be sure to turn off and lock all devices, systems or file cabinets used to file or obtain credit information.**

- 7. Secure hard copies and electric files of consumer reports within your facility so that unauthorized person cannot easily access them.**

- 8. Shred or destroy all hard copy consumer reports when no longer needed.**

- 9. Erase or scramble electronic files containing consumer information when no longer needed when applicable regulations(s) permit destruction.**

ACCESS SECURITY REQUIREMENT

10. Make all employees aware that your company can access credit information only for the permissible purposes listed in the Permissible Purpose information section of your membership application. Your employees may not access their own report or the report of a family member or friend if your company does not have permissible purpose.

Record Retention: It is important that you keep credit applications for a reasonable period of time. This will help to facilitate the investigative process if a consumer claims that your company inappropriately accessed their credit report. (Note: The Federal Equal Opportunity Act states that a creditor must preserve all written or recorded information connected with an application for 25 months.)

“ Under section 621(a) (2) (A) of the FCRA, any person that violates any of the provisions of FCRA may be liable for a civil penalty of not more than \$2500 per violation.”

BY SIGNING THIS FORM YOU ARE ATTESTING THAT YOU HAVE FULLY READ, UNDERSTOOD AND AGREED TO ALL OF THE ABOVE STATED INFORMATION.

Company Name: _____

Address: _____

Name: _____ **Signature** _____ **Date:** _____

Title: _____