

**FEDERAL FAIR CREDIT REPORTING ACT
ACCESS SECURITY REQUIRMENTS
AND
IRSG REQUIRMENTS**

FAIR CREDIT REPORTING ACT INFORMATION:

XTREME TENANT SCREENING, INC. STRONGLY SUPPORTS THE RULES AND REGULATIONS OF THE FAIR CREDIT REPORTING ACT. WE BELIEVE THAT THIS LAW AND SIMILAR LAWS RECOGNIZE AND PRESERVE THE DELICATE BALANCE BETWEEN THE RIGHTS OF THE CONSUMER AND THE LEGITIMATE NEEDS OF COMMERCE. WE SUGGEST THAT YOU AND YOUR EMPLOYEES BECOME FAMILIAR WITH THE FOLLOWING SECTIONS IN PARTICULAR:

- 604. PERMISSIBLE PURPOSES OF REPORTS
- 607. COMPLIANCE PROCEDURES
- 610. CONDITIONS AND FORM OF DICLOSURE TO CONSUMERS
- 611. PROCEDURE IN CASE OF DISPUTED ACCURACY
- 615. REQUIREMENT ON USERS OF CONSUMER REPORTS
- 616. CIVIL LIABILITY FOR WILLFUL COMPLIANCE
- 617. CIVIL LIABILITY FOR NEGLIGENT NONCOMPLIANCE
- 619. OBTAINING INFORMATION UNDER FALSE PRETENSES
- 620. UNAUTHORIZED DISCLOSURES BY OFFICERS OR EMPLOYEES
- 621. ADMINISTRATIVE ENFORCEMENT
- 622. RESPONSIBLE OF FURNISHERS OF INFORMATION TO CONSUMER REPORTING AGENCIES.

IN ADDITION TO THE FEDERAL FAIR CREDIT REPORTING ACT, OTHER FEDERAL AND STATE LAWS ADDRESSING SUCH TOPICS AS COMPUTER CRIME AND UNAUTHORIZED ACCESS TO PROTECTED DATA-BASES HAVE ALSO BEEN ENACTED. AS A PROSPECTIVE USER OF CONSUMER REPORTS, WE EXPECT THAT YOU AND YOUR STAFF WILL COMPLY WITH ALL FEDERAL STATUES AND THE STATUES AND REGULATIONS OF THE STATES IN WHICH YOU OPERATE, AND HAVE ON RECORD AT ALL TIMES, A SIGNED AUTHORIZATION FROM YOUR APPLICANT, TO RECEIVE CREDIT INFORMATION. WE SUPPORT CONSUMER REPORTING LEGISLATION THAT WILL ASSURE FAIR AND EQUITABLE TREATMENT FOR ALL CONSUMERS AND USERS OF CREDIT INFORMATION.

ACCESS SECURITY INFORMATION:

YOUR MEMBER NUMBER AND PASSWORD MUST BE PROTECTED IN SUCH A WAY THAT THIS SENSITIVE INFORMATION IS KNOWN ONLY TO KEY PERSONNEL. UNDER NO CIRCUMSTANCES SHOULD UNAUTHORIZED PERSONS HAVE KNOWLEDGE OF YOUR MEMBER NUMBER OR PASSWORDS. THE INFORMATION SHOULD NOT BE POSTED IN ANY MANNER WITHIN YOUR FACILITY.

YOUR MEMBER NUMBER AND PASSWORD ARE NOT TO BE RELEASED BY TELEPHONE TO ANY UNKNOWN CALLER.

THE ABILITY TO OBTAIN CREDIT INFORMATION MUST BE RESTRICTED TO A FEW KEY PERSONNEL.

ANY EQUIPMENT USED TO OBTAIN REPORTS ACCESSED BY XTREME TENANT SCREENING, INC. SHOULD BE TURNED OFF AND LOCKED AFTER NORMAL BUSINESS HOURS, WHEN UNATTENDED BY YOUR PERSONNEL.

HARD COPY REPORTS ARE TO BE SECURED WITHIN YOUR FACILITY AND PROTECTED AGAINST RELEASE OR DISCLOSURE TO UNAUTHORIZED PERSONS, AND REPORTS ARE TO BE SHREDDED WHEN THEY ARE NO LONGER NEEDED AND WHEN IT IS PERMITTED TO DO SO BY APPLICABLE REGULATION(S).

SUBSCRIBER WILL HOLD EQUIFAX, TRW (EXPERIAN), TRANS UNION AND XTREME TENANT SCREENING, INC. AND THEIR AGENTS HARMLESS ON ACCOUNT OF ANY EXPENSES OR DAMAGE ARISING OR RESULTING FROM THE PUBLISHING OF OTHER DISCLOSURE OF CONSUMER CREDIT INFORMATION CONTRARY TO THESE CONDITIONS BY SUBSCRIBER, ITS EMPLOYEES OR AGENTS.

RECOGNIZING THAT INFORMATION IS SECURED BY AND THROUGH FALLIBLE HUMAN SOURCES AND THAT FOR THE FEE CHARGED XTREME TENANT SCREENING, INC. CANNOT BE AN INSURER OF THE ACCURACY OF THE INFORMATION. SUBSCRIBER UNDERSTANDS THAT THE ACCURACY OF ANY CONSUMER CREDIT INFORMATION FURNISHED IS NOT GUARANTEED BY XTREME TENANT SCREENING, INC. AND SUBSCRIBER RELEASES EQUIFAX, TRW (EXPERIAN), TRANS UNION, AND XTREME TENANT SCREENING, INC. AND THEIR AGENTS, EMPLOYEES AND INDEPENDENT CONTRACTORS FROM LIABILITY FOR ANY NEGLIGENCE IN CONNECTION WITH THE INFORMATION AND FROM ANY LOSS OR EXPENSE SUFFERED BY SUBSCRIBER RESULTING DIRECTLY OR INDIRECTLY FROM XTREME TENANT SCREENING, INC.

"ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE NOT FINED MORE THAN \$5,000.00, OR IMPRISONED NOT MORE THAN ONE YEAR, OF BOTH."

FEDERAL FAIR CREDIT REPORTING ACT (15USCS 168q)

IRSG END USER REQUIREMENTS:

APPLIES TO ALL IRSG END USER: (ATTORNEYS, PRIVATE INVESTIGATORS, ADOPTION SERVICES) AS AN END USER, YOU WILL LIMIT USE TO ONLY APPROPRIATE USES, AS DEFINED IN THE POLICIES AND PROCEDURES FOR IRSG. YOU WILL AGREE TO COMPLY AND BE HELD ACCOUNTABLE FOR THOSE RESPONSIBILITIES AS OUTLINED UNDER THE IRSG PRINCIPLES. YOU ALSO AGREE YOU WILL NOT FURTHER SELL ANY INFORMATION OBTAINED FROM OUR SERVICES TO A THIRD PARTY DIRECTLY AND INDIRECTLY AND WILL BE RESPONSIBLE FOR ACCESS SECURITY AS OUTLINED IN THE IRSG PRINCIPLES.

I HAVE READ AND UNDERSTAND THE "FCRA REQUIREMENTS" NOTICE AND XTREME TENANT SCREENING, INC. "ACCESS SECURITY REQUIREMENTS" AND WILL TAKE ALL REASONABLE MEASURES TO ENFORCE THEM WITHIN MY FACILITY. I CERTIFY THAT I WILL USE THE CREDIT INFORMATION FOR NO OTHER PURPOSE OTHER THAN WHAT IS STATED IN THE PERMISSIBLE PURPOSE/IRSG SECTION ON THE MEMBERSHIP APPLICATION. I UNDERSTAND THAT IF MY SYSTEM IS USED IMPROPERLY BY COMPANY PERSONNEL, OR IF MY ACCESS CODES ARE MADE AVAILABLE TO ANY UNAUTHORIZED PERSONNEL DUE TO CARELESSNESS ON THE PART OF ANY EMPLOYEE OF MY COMPANY, I MAY BE HELD RESPONSIBLE FOR FINANCIAL LOSSES, FEES OR MONETARY CHARGES THAT MAY BE INCURRED AND THAT MY PRIVILEGE MAY BE TERMINATED.

SIGNED _____ **DATE** _____

