



## Creditchecks.com Contract

Creditchecks.com  
127 N 39th Street  
Omaha, Nebraska 68131

### CREDITCHECKS.COM CREDIT REPORT CONTRACT

PLEASE READ, THIS AGREEMENT IN ITS ENTIRETY, BY SIGNING THE AGREEMENT CLIENT AGREES TO ABIDE BY THE TERMS AND CONDITIONS AS SET FORTH BELOW.

CREDITCHECKS.COM (PROVIDER) and \_\_\_\_\_ (CLIENT) agree:

PROVIDER shall furnish at CLIENT's request a credit report relating to CLIENT's applicants for business purposes only. The information will include a credit report on CLIENT's applicant.

CLIENT agrees to request and use services from PROVIDER only in transactions that relate to the applicants of CLIENT. CLIENT agrees to maintain the confidentiality of all information in connection with the services. CLIENT shall disclose reports on the CLIENT's employees for business purpose only and relative to the duties performed by CLIENTS employees for which the services are requested.

CLIENT agrees to pay PROVIDER fifteen dollars and ninety-five cents (\$15.95) for each applicant request sent by fax and sixteen dollars and ninety-five cents (\$16.95) for each applicant request that must be mailed or emailed. CLIENT understands that the standard report does not include a Beacon (credit) score. Cost for a report that includes a Beacon Score is seventeen dollars and ninety-five cents (\$17.95) per person if report can be faxed or eighteen dollars and ninety-five cents (\$18.95) per person if report needs to be mailed or emailed. CLIENT agrees to pay all charges within fifteen (15) working days following receipt of faxed or mailed invoice, a twenty five dollar (\$25.00) fee will be applied each month to all accounts that are past due or not paid in full. CLIENT understands that any unpaid account past 180 days will be placed on the CLIENTS personal credit report as uncollectible. A twenty-five dollar (\$25) charge will be assessed for any NSF check received.

CLIENT agrees to respect the privacy of your applicants in regards to the handling of the confidential information provided by PROVIDER. CLIENT acknowledges the importance of maintaining the confidentiality of reports and agrees to comply with the law regulating the use of CLIENT reports. All parts of the credit bureau report are to be held in confidentiality. CLIENT agrees NOT to discuss any of the contents or subject matter of these reports with the applicant. The information received is of a sensitive nature and the report may not be given to the applicant. Illegal use of PROVIDER's services is a felony.

PROVIDER does not guarantee the accuracy or completeness of the information given and PROVIDER, its officers, agents, representatives, and employees shall not be liable for any claim, injury, or demand resulting from services given. CLIENT shall hold harmless and indemnify PROVIDER for any and all costs, demands, or liabilities, which may be brought against PROVIDER for improper use of the services by CLIENT and information furnished by CLIENT in violation of the Fair Credit Reporting Act.

PROVIDER and CLIENT agree to comply with all applicable federal, state, and/or local laws, statutes, and ordinances. Both parties agree to comply with all requirements under the Fair

Credit Reporting Act. Both parties shall exercise its best efforts to insure the accuracy and reliability of report information and confidentiality in use of the reports. CLIENT shall not access reports for curiosity and shall not reveal contents of reports to any individual unless authorized. CLIENT agrees to inform applicant that a credit report will be obtained and will require applicant's signature acknowledging that fact. In each situation where an applicant is denied or has an increased cost of tenancy of services due n part or in whole to information furnished by PROVIDER, CLIENT shall inform the applicant of the following:

1. The decision was based in whole or in part on information furnished by PROVIDER;
  2. The applicant has the right to receive a copy of the credit information from Equifax;
  3. CSC Equifax Credit Services, Inc. may be contacted at P.O. Box 674402, Houston, TX 77267-4402;
  4. The application will be reconsidered should any disparaging information be corrected;
  5. CLIENT shall not provide a copy of the report to the applicant.
- CLIENT may not assign this agreement.

THE FEDERAL FAIR CREDIT REPORT ACT, which regulates the CONSUMER reporting industry states that "ANY PERSON WHO KNOWINGLY OR WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED NOT MORE THAN ONE YEAR OR BOTH."

Acknowledgement of Fair Credit Reporting Act

CLIENT agrees to comply with the requirements of the Fair Credit Reporting Act (Public Law 91-508) and acknowledges a copy of the Federal Fair Credit Reporting Act (FCRA-Public Law 91-508) CAN be furnished to CLIENT by PROVIDER on request.

I certify that I am authorized to execute this CLIENT Agreement on behalf of the company listed above and agree for the company to the terms and conditions set forth in the CLIENT Agreement.

CLIENT:  
Authorized Signer:

\_\_\_\_\_ Date: \_\_\_\_\_

PROVIDER:  
Creditchecks.com

\_\_\_\_\_ Date: \_\_\_\_\_

CLIENT Information:

CLIENT Name: \_\_\_\_\_ SS# \_\_\_\_\_

Name: \_\_\_\_\_ SS# \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Billing Address(if different):

\_\_\_\_\_  
Phone number: \_\_\_\_\_ Fax number: \_\_\_\_\_

Type of business and reason for request of reports:

\_\_\_\_\_

If Real Estate Property Management or Real Estate related:

Number of properties: \_\_\_\_\_ Number of units: \_\_\_\_\_