

Account Enrollment Process

Thank you for your interest in CoreLogic Credco, LLC ("CREDCO" or "FAC"). As the leading provider of specialty credit reports, processing one-in-every-three reports used by the mortgage industry, you can depend on us for the information you need to close deals faster and with confidence.

The Federal Fair Credit Reporting Act (FCRA), applicable state laws and other regulatory requirements strictly regulate access to consumer credit reports. For this reason, we require certain information from you before we can process your request for enrollment.

Enrollment Procedure

The following is a list of documents we will require in order to activate your account. Please have the same individual sign the documents where signatures are required.

1. **Agreement for Service & Customer Profile:** These documents must be completed and signed by an authorized individual. PLEASE NOTE THAT IN SECTIONS 4, 6, 9, 18 AND 19 OF THE AGREEMENT FOR SERVICE, YOU ARE REQUIRED TO MONITOR THE WEBSITES SET FORTH IN THOSE RESPECTIVE SECTIONS TO OBTAIN NOTICE OF ANY CHANGES TO THE REQUIREMENTS SET FORTH IN SUCH WEBSITES AND TO AGREE TO COMPLY WITH ANY AND ALL SUCH CHANGES MADE TO THE REQUIREMENTS SET FORTH IN THOSE WEBSITES.
2. **Continuing Guaranty:** this document is required for sole proprietors, partnerships and businesses that have been established, organized or incorporated for less than one year. It may also be required based on a review of credit history. It must also be completed and signed by the same authorized individual who signed the Agreement for Service.
3. **Non-Profit Status:** Provide IRS 501(c)(3) as proof of non-profit status that displays the agency name and address. If agency is State Tax exempt, certification to that effect must be provided with the application.
4. **Proof of Bona Fide Business:** a copy of a certified business license, or an official state or federally filed document displaying the business name and address must be included with the application.
5. **Business Bank Account Statement & Business Phone Bill:** Copies of these documents will help to expedite the processing of your application. These documents must be dated with the last 45 days and display the agency name and address. They will be required if we are unable to verify by phone or fax.
6. **Government Photo ID:** If business is a sole proprietorship; partnership; or company established less than one year, provide copy of a government issued photo ID on the signing principal of the business with the application.
7. **Business Location Lease Agreement:** A copy of business lease or proof of ownership is required. The agency name and address shown must be the same as on the Agreement for Service. The following pages are needed: address page; terms of lease page; landlord name and contact page and both parties signature page. The entire lease is not required.
8. **Letter of Intent:** Provide signed copy of Letter of Intent (sample included) on agency letterhead.
9. **Housing Counseling Membership:** Provide proof of membership with at least one of the following housing counseling agencies. If not a member, then a three bureau consumer report cannot be provided.
 - a. HUD - Housing and Urban Development
 - b. AICCCA - Association of Independent Consumer Credit Counseling Agencies
 - c. NFCC - National Foundation for Credit Counseling

For your convenience, we've included a fax cover sheet. Please fax the above-mentioned documents in **FINE MODE** to: **800.494.2580**.

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 3 business days.
2. **Physical Inspection:** To assure FCRA compliance, companies accessing consumer credit reports are required to pass a physical inspection of their premises. There is a \$100 activation fee, which will be included on your first monthly invoice. *Please contact your sales representative for more details. ***Physical Inspections will be conducted on a yearly basis on Residential Businesses. Physical Inspections will be conducted on Commercial business, only when change of address is requested by the customer****
3. **Customer Notification:** Once the Compliance Review is complete, a member of our support team will contact you via e-mail or phone to notify you that your account has been activated.

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. If you have any questions about the enrollment process, please feel free to contact us at: **1.800.577.8787**.

ENROLLMENT DOCUMENTS ENCLOSED		
<input checked="" type="checkbox"/> Account Enrollment Process	<input checked="" type="checkbox"/> Exhibit A Consumer Authorization and Release	<input checked="" type="checkbox"/> Sample "Letter of Intent"
<input checked="" type="checkbox"/> Agreement for Service (AFS)	<input checked="" type="checkbox"/> Continuing Guaranty	<input checked="" type="checkbox"/> Fax Cover Sheet
<input checked="" type="checkbox"/> CreditXpert Addendum	<input checked="" type="checkbox"/> Customer Profile	

AGREEMENT FOR SERVICE

In order to receive various information services ("Information Service(s)") from CoreLogic Credco, LLC ("CREDCO" or "FAC"), 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 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. Client certifies and agrees that: (a) it is organized as a non-profit entity; (b) it is a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), the National Foundation for Credit Counseling (NFCC) or is on the U.S. Department of Housing and Urban Development's ("HUD") list of approved housing counseling agencies or any combination thereof; (c) it uses a trainer performing according to the standards of AICCCA, NFCC or HUD, as applicable; (d) it does not and will not charge consumers fees related to consumer report disputes or reinvestigation assistance; (e) it provides educational material (such as brochures and pamphlets) at no cost to consumers; and (f) 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 in accordance with the written instructions of the consumer to whom it relates for the sole purpose of providing "housing counseling services" as described in HUD's Application for Approval as a Housing Counseling Agency and defined in HUD's handbook, which include: (a) homebuyer education, including pre-purchase counseling for HUD approval; (b) pre-purchase counseling; (c) mortgage delinquency; (d) loss mitigation; (e) post-purchase (including home improvement and rehabilitation); (f) home equity conversion mortgage; (g) mobility and relocation assistance; (h) renter assistance/Section 8 and public housing; (i) money/debt management; (j) fair housing assistance; and (k) homeless counseling, and for no other purpose. For purposes of this Agreement, the term "Credit Reports" includes Basic Reports, Scores and other enhancements to Basic Reports, individually or collectively, as the context requires. Client agrees to (1) obtain a signed written authorization (having the same substance and effect as that shown in Exhibit A) from each consumer, and (2) check a minimum of two (2) forms of identification to verify the consumer's identity, 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. [Exhibit B is hereby reserved]

2. 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 (a) to the consumer subject of such report, or (b) as otherwise required by law; provided, however, that Client immediately provides CREDCO and CREDCO's information providers ten (10) days prior written notice before the disclosure of the report, pursuant to this subsection (b), to allow CREDCO or CREDCO's information providers to make a reasonable effort to obtain a protective order or other confidential treatment of the report.* 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 Federal Fair Credit Reporting Act 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.

3. Client represents that it is not a(n) private detective, detective agency, investigative company, bail bondsman, attorney, law firm, "credit repair clinic" nor affiliated (either by ownership or contract) with a 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, bounty hunter, condominium/homeowners association, country clubs, "for profit counselors", loan modification companies, timeshare 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.

4. Client acknowledges it has obtained a copy of the FTC's "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 FTC at <http://www.ftc.gov/os/statutes/userfurnisher.htm>. 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 own regulatory compliance. Client acknowledges it has received a copy of CREDCO's Access Security Requirements, from the website <http://www.credco.com/legaldocuments/AccessSecurity.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.

5. 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.**

6. 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 "C", which is incorporated herein by reference, and is found at the website http://www.credco.com/LegalDocuments/ExhibitC_to_LoanCounselor_afs.pdf). Client acknowledges it has received a copy of Exhibit "C" from the website http://www.credco.com/LegalDocuments/ExhibitC_to_LoanCounselor_afs.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 C and Client agrees to comply with any and all such changes made to Exhibit C as a condition to ordering and using the Scores set forth in Exhibit C. In the event of a direct conflict between the terms of any specific requirements of a Score provider and the general provisions of Section 6 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.

7. 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.

8. 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.

9. 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 7 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 AND IN NO EVENT WILL CREDCO HAVE ANY LIABILITY FOR EVENTS OR CAUSES BEYOND ITS REASONABLE CONTROL.

10. In no event will CREDCO 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, 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, 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.

11. 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.

12. 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 25 days after the date of the invoice. Payment terms and obligations may be changed at any time, upon written notice to Client. CREDCO may impose a late charge of 1.5 percent per month or 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 account, 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.

13. 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.

14. **EITHER PARTY MAY TERMINATE THIS AGREEMENT WITHOUT CAUSE OR PENALTY OR (EXCEPT FOR THE SURVIVING OBLIGATIONS DEFINED IN SECTION 16) 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.

15. 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.

16. 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 13 of this Agreement, which will survive termination of this Agreement.

17. 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. A signature on a copy of this Agreement received by either party by facsimile or portable document format (PDF) is binding upon the other party as an original. The parties shall treat a photocopy of such facsimile as a duplicate original. Client may not assign this Agreement, in whole or in part, without CREDCO's prior written consent.

18. If Client orders OFAC Screening Service, CREDCO Screening Services, Identity Verification and Fraud Prevention Products, or Tax Return Information Services ("4506-T Direct Reports"), Client acknowledges and agrees to comply with and abide by the additional terms and requirements as set forth in Exhibit "D", which is incorporated herein by reference and is found at the website <http://www.credco.com/LegalDocuments/Exhibitd.pdf>. Client acknowledges it has received a copy of Exhibit "D" from the website <http://www.credco.com/LegalDocuments/Exhibitd.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 products; Client agrees to monitor such website on a monthly basis to obtain notice of any changes to the products and services listed on Exhibit D and Client agrees to comply with any and all such changes made to Exhibit D as a condition to ordering and using the Information Services set forth in Exhibit D.

19. Client agrees to comply with the requirements set forth in Exhibit "E" which is incorporated herein by reference and is found at the website <http://www.credco.com/LegalDocuments/Exhibite.pdf> regarding the proper disposal of consumer information. Client acknowledges it has received a copy of Exhibit "E" from the website <http://www.credco.com/LegalDocuments/Exhibite.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 E and Client agrees to comply with any and all such changes made to Exhibit E.

20. 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.

21. 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.

22. *The person signing below certifies, represents and warrants that he or she (1) is duly authorized to bind the Client 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): _____
Street Address (no P.O. Boxes) _____ Suite: _____
City: _____ State: _____ Zip: _____
Signature: _____ Date: ____ / ____ / ____
Print Name: _____ Title: _____
Phone No.: _____ Fax No: _____
Federal Tax ID #: _____

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)

CREDITXPRT ADDENDUM

This CreditXpert Addendum ("Addendum") is entered into this ____ day of _____ ("Effective Date"), by and between CoreLogic Credco, LLC ("CREDCO" or "FAC") 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 otherwise not defined in this Addendum are used with the meanings assigned to such terms in the Agreement.

1. **Purpose and Scope.** Client is currently a subscriber of certain CREDCO Information Services as described in the Agreement. Client desires to utilize and CREDCO agrees to license to Client, CREDCO's CreditXpert products and services (the "Products").
2. **Grant of License.** Subject to the terms and conditions of the Agreement and this Addendum, CREDCO grants Client a limited, non-exclusive, non-transferable license to remotely access CREDCO's licensed copy of the Products for the sole purpose of accessing one or more accounts created for the Client by CREDCO and generating and printing consumer-specific reports in connection with those accounts consistent with ordinary operation of the Product's functionality. Client may only use the Products for its own internal business purposes. Client may not resell, re-license or re-distribute the Products in whole or in part. Client is expressly prohibited from creating any derivative products or services that contain or rely upon, in whole or in part, the Products (whether in hard copy or electronic format or accessed via database) for redistribution or resale to any third party as well as any commercial distribution.
3. **Term and Termination.** This Addendum will remain in effect until the earlier of (i) the termination of the Agreement, or (ii) either party terminates this Addendum by giving not less than ten (10) days prior written notice to the other of its intent to terminate.
4. **Fees and Payments.** 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 to Client. Additional payment terms and obligations are set forth in the Agreement.
5. **Compliance with Laws.** Client agrees to comply with all federal, state and local laws, rules and regulations applicable to Client's receipt and use of the Products. CREDCO reserves the right to revise the terms and/or conditions under this Agreement to meet any requirement imposed by federal, state, or local law, rule or regulation, to address matters concerning privacy and confidentiality, upon reasonable notice to Client. Client shall act in accordance with all laws, statutes, regulations, and orders of courts of competent jurisdiction and regulatory and other governmental authorities, including, but not limited to, all laws, statutes, ordinances, rules, regulations and orders to the extent such laws, statutes, ordinances, rules, regulations and orders are applicable to Client's activities. Client agrees to comply with all applicable export laws and regulations.
6. **Additional Restrictions.**
 - a. Client shall not use or permit its employees, agents and subcontractors to use any CREDCO trade names, logos, trademarks, service marks or any other proprietary designations of CREDCO, on any printed materials without CREDCO's prior written consent. Client shall not use the Products (i) as a factor in establishing an individual's eligibility for credit or insurance, (ii) in connection with underwriting individual insurance, (iii) in evaluating an individual for employment purposes, (iv) in connection with a determination of an individual's eligibility for a license or other benefit granted by a governmental authority, (v) in connection with any permissible purpose as defined by the Fair Credit Reporting Act (15 U.S.C. 1681 et seq.), or (vi) in any other manner that would cause such use of the Products to be construed as a consumer report by any authority having jurisdiction over any of the parties.
 - b. Client is prohibited from changing, deleting or omitting any information or output generated by the Products.
 - c. The Products may not be used in any credit repair activities as described under the Credit Repair Organization Act ("CROA").
 - d. Client shall not attempt to (a) decompile, disassemble or otherwise reverse engineer the Products, or (b) attempt to reconstruct or discover any source code, underlying ideas, algorithms, file formats or programming or interoperability interfaces of the Products. Any use, reproduction or access to the Products not in accordance with the terms of this Addendum is prohibited.
7. **Disclaimers and Limitations of Liability.**
 - a. ALL PRODUCTS AND SERVICES PROVIDED UNDER THIS ADDENDUM ARE PROVIDED "AS IS". CREDCO MAKES NO REPRESENTATION OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING, A COURSE OF PERFORMANCE OR TRADE USAGE, WITH RESPECT TO THE PRODUCTS AND SERVICES (OR ANY DATA CONTAINED THEREIN), OR ANY OTHER PRODUCTS OR SERVICES PROVIDED BY CREDCO UNDER THIS ADDENDUM, INCLUDING, WITHOUT LIMITATION, WITH RESPECT TO THE ACCURACY, VALIDITY, CURRENTNESS, COMPLETENESS, USABILITY, OR APPLICABILITY OF ANY PRODUCT OR SERVICE, THAT THE PRODUCTS OR SERVICES WILL MEET CLIENT'S NEEDS, OR ANY CONSUMER'S NEEDS, WILL IMPROVE A CONSUMER'S CREDIT REPORT, CREDIT HISTORY OR CREDIT RATING, RAISE A CONSUMER'S CREDIT SCORE OR ESTABLISH OR RE-BUILD A CONSUMER'S GOOD CREDIT, WILL BE FREE FROM ERRORS, OR THAT THE PRODUCTS AND SERVICES WILL BE PROVIDED ON AN UNINTERRUPTED BASIS, AND CREDCO EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.
 - b. Client acknowledges that the fees CREDCO charges under this Addendum are based upon CREDCO's expectation that the risk of any loss or injury that may be incurred by use of a Product or Service will be borne by Client and not CREDCO. CREDCO'S ENTIRE LIABILITY ARISING FROM THIS ADDENDUM, WHETHER IN CONTRACT, TORT, OR OTHERWISE, SHALL NOT EXCEED THE AMOUNT PAID BY CLIENT TO CREDCO UNDER THIS ADDENDUM FOR THE PARTICULAR PRODUCT OR SERVICE WHICH IS THE SUBJECT OF CLIENT'S CLAIM. THE EXISTENCE OF MULTIPLE CLAIMS SHALL NOT ENLARGE THE LIMIT OF CREDCO'S LIABILITY. CLIENT COVENANTS THAT IT WILL NOT SUE CREDCO FOR ANY AMOUNT GREATER THAN SUCH AMOUNT. NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS ADDENDUM, IN NO EVENT WILL CREDCO BE LIABLE FOR ANY INCIDENTAL, INDIRECT, CONSEQUENTIAL, PUNITIVE OR SPECIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO DAMAGES TO BUSINESS REPUTATION, LOST BUSINESS, OR LOST PROFITS), WHETHER FORESEEABLE OR NOT AND HOWEVER CAUSED, EVEN IF CREDCO IS ADVISED OF THE POSSIBILITY THAT SUCH DAMAGES MIGHT ARISE. IN ADDITION, CREDCO'S INFORMATION SUPPLIERS SHALL NOT BE LIABLE FOR ANY CLAIMS FOR DAMAGES, REGARDLESS OF THE FORM OF ACTION AND WHETHER DIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL, WHICH ARE IN ANY WAY CONNECTED WITH OR RELATED TO CUSTOMER'S USE OF THE PRODUCTS OR SERVICES.

- 8. **Data and Intellectual Property Ownership.** Client acknowledges that (a) CREDCO's Product provider, CreditXpert Inc., retains all right, title and interest in the Products, including all copyright and other intellectual property rights, and (b) CreditXpert Inc. shall be a third party beneficiary to this Addendum.
- 9. **Warranty.** Client represents and warrants that it (a) is not a Credit Repair Agency as described under CROA, and that it shall not use, offer, or provide the Products or any information derived from the Products for use in any credit repair activities as described under CROA, and (b) WILL ASSURE THAT ANY COSTS OR FEES CREDCO CHARGES CLIENT FOR THE PRODUCTS WILL UNDER NO CIRCUMSTANCES BE CHARGED BACK TO THE CONSUMER, EITHER DIRECTLY OR INDIRECTLY.
- 10. **Survival.** The provisions of Sections 5, 6, 7, and 9, in addition to any other provisions of this Addendum that would normally survive termination, shall survive termination of this Addendum for any reason.
- 11. Except as amended by this Addendum, the Agreement, and all prior amendments to it, shall continue in full force and effect and are hereby ratified and confirmed by the parties. In the event of a conflict between the terms and conditions of the Agreement (and all prior amendments thereto), and those set forth in this Addendum, the terms and conditions of this Addendum shall control.

IN WITNESS WHEREOF, the parties have executed this Addendum by their respective authorized representatives as of the Effective Date.

(Name of Client)

By: _____
(Signature)

(Print Name)

Title: _____

Email: _____

Account #: _____

CORELOGIC CREDCO, LLC

By: _____
(Signature)

(Printed Name)

Title: _____

CONTINUING GUARANTY

The undersigned ("Guarantor") makes this personal guaranty (this "Guaranty") for the benefit of CoreLogic Credco, LLC ("CREDCO" or "FAC"), and its successors and assigns, in consideration of CREDCO's agreement with Client named and signing the Agreement for Service between CREDCO and the Client (the "Agreement for Service") to extend credit to Client for the purpose of purchasing credit reports and other products and services in accordance with the Agreement for Service. Guarantor represents that by reason of his or her ownership or other significant interest in Client, he or she will obtain significant benefits from the extension of credit to Client by CREDCO under the Agreement for Service, and recognizing that CREDCO would not extend such credit to Client absent this Guaranty, the Guarantor hereby personally guarantees and promises to pay to CREDCO when due all indebtedness to CREDCO that Client has incurred, does now incur, or hereafter incurs for products and services under the Agreement for Service as in effect from time to time (including under all exhibits and addendums to such agreement), and such indebtedness includes, without limitation, all fees, late charges, collection expenses, and attorney fees, whether at trial, appeal, and/or any bankruptcy proceeding (together, "Guaranteed Obligations"). For purposes of this Guaranty, the term "bankruptcy proceeding" includes all actions and proceedings under any insolvency, bankruptcy, reorganization, moratorium, or other debtor relief act or statute, whether now existing or later enacted, and all similar proceedings. The liability of the Guarantor under this Guaranty shall continue until payment of all Guaranteed Obligations and all other amounts owed by Guarantor under this Guaranty have been paid in full. This Guaranty is one of payment due and not of collection, and is unconditional, and the obligations of Guarantor under this Guaranty are absolute and irrevocable and are primary not secondary. Words of "guarantee" contained herein in no way diminish or impair the absolute liability hereby created. CREDCO may, at its option, proceed in the first instance against the Guarantor to collect the Guaranteed Obligations without first proceeding against Client, and Guarantor waives all rights, by statute or otherwise, to require CREDCO to institute suit against Client or to exercise diligence in enforcing the Agreement for Service against Client or this Guaranty against the Guarantor.

To the maximum extent permitted under applicable law, Guarantor hereby waives: (a) acceptance of this Guaranty, (b) demand, notice of dishonor, presentment for payment, protest and notice of protest, and of non-performance on any or all Guaranteed Obligations, and (c) all surety and other defenses legally available to Guarantor (including, without limitation, subrogation, cross-claim, counterclaim, reimbursement, subordination, setoff, exoneration, statute of limitations, changes to or assignment of the Agreement for Service or the Guaranteed Obligations). Guarantor agrees to: (i) all extensions, modifications, and changes to, and renewals of, the Agreement for Service (and all exhibits and addendums thereto), (ii) all extensions, accelerations, and other changes in the time for, or the amount of, any payment provided in the Agreement for Service and any other terms or provisions thereof, and (iii) termination of the Agreement for Service by either party thereto, and Guarantor further agrees that none of the foregoing shall affect any of Guarantor's obligations under this Guaranty.

This Guaranty shall remain in full force and effect notwithstanding any action taken or suffered by Client under any bankruptcy proceeding, or the disaffirmation of the Agreement for Service in any action under any such proceeding or otherwise. This Guaranty shall be binding upon Guarantor and Guarantor's heirs, administrators, personal and legal representatives and successors and assigns and shall inure to the benefit of CREDCO and its successors and assigns. CREDCO may, without notice, assign this Guaranty, the Agreement for Service, or any amounts or payments hereunder or thereunder, in whole or part.

In the event of non-payment amount owed by Guarantor under this Guaranty, Guarantor personally agrees to pay all of CREDCO's collection costs, whether or not litigation is instituted, including, without limitation, CREDCO's reasonable attorney's fees and costs of suit (whether at trial, on appeal, and/or in any bankruptcy proceeding), and all other collection costs. In the event that Guarantor fails to pay any amount owed under this Guaranty when due, the unpaid amount will bear interest at the rate of the lesser of 1.5% per month and the maximum amount permitted under applicable law, until paid in full. This Guaranty shall be interpreted in accordance with the laws of the state of California, without reference to its principles of conflict of laws. Guarantor 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 Guaranty. Guarantor authorizes Guarantor's and/or Client's creditors, references and other persons having information on either of them (including companies, governmental agencies, and all other sources) to release to CREDCO all information concerning Guarantor and/or Client that CREDCO deems pertinent, including, without limitation, data on current and previous credit history, whether the name of Guarantor and/or Client appears on any list maintained by the Office of Foreign Assets Control ("OFAC Lists"), and on all other matters. Guarantor also authorizes and instructs CREDCO to obtain credit reports, OFAC List information, and all other information on Guarantor and/or Client to the extent CREDCO deems appropriate. Each of these authorizations is made by Guarantor on behalf of both Guarantor and Client, and each is a continuing authorization that permits CREDCO to obtain such information at any time or times so long as this Guaranty or the Agreement for Service is in effect or any Guaranteed Obligations are outstanding.

Company Name: _____
Name: _____ Title: _____ SSN: _____
Home Address (No P.O. Boxes): _____ City: _____ State: _____ Zip: _____
Home Address (No P.O. Boxes): _____ City: _____ State: _____ Zip: _____
(If at above address for less than 2 years)
Phone: _____ Fax: _____ Email: _____
Signature: _____ Date: _____ / ____ / ____

Oppy#: _____

Index ID#: _____

CUSTOMER PROFILE (Required)

Company name: _____ DBA names: _____

Address: _____ Suite: _____ City: _____ State: _____ Zip: _____

(No P.O. Box)
Business telephone: () - _____ Ext: _____ Fax: () - _____ Stock Symbol: _____
(Required)

Billing address: _____ Suite: _____ City: _____ State: _____ Zip: _____

Billing telephone: () - _____ Ext: _____ Fax: () - _____

Multiple branches: Yes No Bill separately Yes No Web site address: _____

Length time in business: Yrs _____ Mos _____ Number of employees: _____ Annual revenue: \$ _____

Office location: Commercial Residential/Home Based (Please include owner if applicable)
 Own Rent Length of time @ current location: Yrs _____ Mos _____

If Residential / Home Based, please indicated: Single Family Dwelling Condo / Townhome Apartment

Loan origination software: _____ Version #: _____ Current credit report vendor: _____

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

Corporate address: _____ Suite: _____ City: _____ State: _____ Zip: _____
(No P.O. Box)

Do you own or lease building/office space (please check one) Own Lease

If lease: Landlord Name/Leasing Company: _____ Lease date: ____/____/____ Term: _____

Contact Phone: () - _____ Landlord Address: _____ Landlord Email: _____

A COPY OF YOUR CURRENT LEASE MUST BE INCLUDED WITH YOUR APPLICATION

Company name as listed with Directory Assistance: _____

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 (Required)
 (Please attach a copy of business license including DBA, Proof of Affiliation or Non-Profit certification as applicable)

<input type="checkbox"/> Corporation State: _____ Date of Incorporation: ____ / ____ / ____ <input type="checkbox"/> LLC <input type="checkbox"/> Non-Profit State: _____ Date of Organization: ____ / ____ / ____	<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: ____ / ____ / ____
---	---	---

Tax Exempt Federal Tax ID: _____ State Tax Exempt (Must supply correct State Tax Exempt form) Other: _____

Nature of Business: _____

Intended Use of Credit Reports (Identify All Uses): _____

Is the company licensed to and/or providing 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"/> Security Services | <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"/> 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 BANK REFERENCE (Required)
 If current business bank account statement is provided, you may omit this information

Bank name: _____ Branch: _____ Account no.: _____
 Address: _____ Suite: _____ City: _____ State: _____ Zip: _____
(No P.O. Box)
 Contact name: _____ Title: _____
 Telephone: () - _____ Ext: _____ Fax: () - _____

BUSINESS REFERENCES (Required)
 i.e. Appraisal, Title, Realtors, Lenders, etc - please exclude vendors (i.e. delivery service, office supply) who cannot verify the nature of your business

1. Business reference company name: _____ Account no.: _____
 Address: _____ Suite: _____ City: _____ State: _____ Zip: _____
(No P.O. Box)
 Contact name: _____ Title: _____
 Telephone: () - _____ Ext: _____ Fax: () - _____

2. Business reference company name: _____ Account no.: _____
 Address: _____ Suite: _____ City: _____ State: _____ Zip: _____
(No P.O. Box)
 Contact name: _____ Title: _____
 Telephone: () - _____ Ext: _____ Fax: () - _____

CREDIT REFERENCES (Credit reference is not required if in business less than a year)
 If Landlord reference information is not available, please provide another Credit Reference who can verify payment history

1. Credit reference: _____ Account no.: _____
 Contact name: _____ Title: _____
 Telephone: () - _____ Ext: _____ Fax: () - _____

2. Landlord (if commercial location): _____ Account no.: _____
 Contact name: _____ Title: _____
 Telephone: () - _____ Ext: _____ Fax: () - _____

OFFICERS, OWNERS, PARTNERS, MEMBERS or MANAGING PARTNERS (Required)

Persons listed below must be company officers/owners, (i.e.; CEO, President, Vice President, CFO, General Manager, etc.) who are duly authorized to bind the company and extend contract coverage to any locations added in the future. If company is a limited liability company, managers may sign. Please include additional principal names and titles if applicable.

NAME (Please Print)

TITLE (Please Print)

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: _____

Date: ____ / ____ / ____

Current Home Address: _____

City: _____ ST: _____ Zip: _____

Signature: _____

Title: _____

Social Security Number: _____

DOB: ____ / ____ / ____

CoreLogic Credco
Attn: Compliance Dept.
12395 First American Way
Poway, CA 92064

Subject: Home Counseling

Dear Sir or Madam:

_____ (the "Company") is organized as a non-profit entity that offers consumers a range of home counseling services which include:

(check all applicable boxes)

- | | |
|--|--|
| <input type="checkbox"/> homebuyer education | <input type="checkbox"/> mortgage delinquency |
| <input type="checkbox"/> renter assistance | <input type="checkbox"/> Fair Housing assistance |
| <input type="checkbox"/> pre-purchase counseling | <input type="checkbox"/> HUD |
| <input type="checkbox"/> loss mitigation | <input type="checkbox"/> NFCC |
| <input type="checkbox"/> home equity conversion mortgage | <input type="checkbox"/> AICCCA |
| <input type="checkbox"/> money/debt management | |
| <input type="checkbox"/> _____ (other) | |

The Company will utilize consumer reports in connection with one or more of the home counseling services checked above.

The Company (1) is not a credit repair clinic nor affiliated (either by ownership or contract) with a credit repair clinic, and (2) does not charge consumers fees related to credit report disputes or reinvestigation assistance.

The Company will will not **(check applicable box)** use consumer reports for extension of credit purposes.

Sincerely,

[Signature]

Fax Cover Sheet

To: CoreLogic Credco, LLC
Client Relations
(800) 494-2580 fax

From: Company: _____
Contact Name: _____
Contact Telephone: () - _____
Contact Fax: () - _____
Contact for the physical inspection: _____
Telephone: () - _____

Activation or Set-up Needed For:

- FANNIE MAE HOME COUNSELOR ONLINE (HCO)
- FREDDIE MAC LOAN PROSPECTOR OUTREACH (LPO) – Provide NOTP#: _____
- COUNSELORMAX (CMAX)
- OTHER: _____

Compliance Documents Enclosed:

- Agreement for Service (page 4)
- CreditXpert Addendum (pages 5 & 6)
- Continuing Guaranty (page 8)
- Customer Profile (pages 9-11)
- Proof of Bona Fide Business (copy)
- Proof of Non-profit - IRS 501(c)(3) (copy)
- Government Photo ID (copy)
- Business Location Lease Agreement or Proof of Ownership (copy)
- Letter of Intent (copy)
- Proof of Housing Counseling Membership (copy)

To expedite processing request:

Enclose these additional documents:

- Copy of recent business bank account statement (copy)
- Copy of recent business telephone bill (copy)

Credit Report Access Requirements:

Person's accessing credit reports must read and review:

- Agreement For Service on pages 2-4
- Exhibit C, D and E on-line
- Internet Security Requirements, Access Security Requirements, Exhibit "FCRA" on-line

← Page 4 must be returned with your application.