

Accurate

CLIENT APPLICATION

PRINT-COMplete-SIGN-FAX TO 626 398-0642

We cannot accept PO Boxes or cellular phone numbers

Name _____ Date ____/____/____

Firm Name (If Applicable) _____ Type of Business _____

Address _____ City _____ State _____ Zip _____

E-mail Address _____

DayPhone # _____ HomePhone # _____ Fax # _____

(Please Complete One of the Following) Social Security # _____ or

Drivers License # _____ or Federal Tax ID # _____

I will be ordering credit reports for tenant screening employment screening line of credit
 judgment mortgage auto dealership other

Credit Card you wish Billed? Visa Mastercard Discover Amex

Name of Cardholder _____

Credit Card # _____ Expiration Date _____

I agree to comply and abide with the Fair Credit Reporting Act in its entirety. I also agree to the terms of the (included) Security Access Requirements Agreement. I agree to obtain an executed application from each applicant stating consent to view their consumer credit report and will keep the executed application confidentially on file for at least two years. I will not disclose any such information to any other party or resell any information provided to me by Accurate Credit Bureau.

Signature _____ Date ____/____/____

Landlords

Address of Rental Property _____

City _____ State _____ Zip _____ County(Not Country) _____

Accurate

Credit Bureau

1792 E. Washington Blvd. Pasadena, CA. 91104

Phone 626 798-6670 Fax 626 398-0642

Thank you for choosing Accurate Credit Bureau. We are presently processing your request to access Consumer Credit and Reference Information. The Fair Credit Reporting Act and Federal Law requires us to qualify every person requesting consumer credit information. In order to receive credit reports you will need to fax us the following documentation so we may complete your file, provide you a client ID number, and grant you access to all consumer and public records legally entitled to you.

- A copy of your ID (i.e. a drivers license, passport, or Military ID)
- A copy of proof of ownership or purpose. (i.e. insurance papers, tax assessment, deed, mortgage, appraisal, real estate license, company license, etc.)
- A signed copy of the enclosed Access Security Agreement
- A letter of intent (i.e. I intend to use these credit reports for...)
- Californians Only**-A signed copy of the California Compliance Agreement

This information is only needed once to complete your file. It will allow us to instantly assign you an Accurate Client ID number and password number. You may use your Client ID number to access our services instantly in the future without further documentation. There are no set up fees or membership dues required.

If you have any questions please contact us at your earliest convenience. We are open 6AM to 6 PM Monday-Saturday PST! Looking forward to working with you.

Good Luck with your applicants.

Sincerely,

Accurate Credit Bureau

www accuratcredit.com

email corp@accuratcredit.com

******WARNING/CONFIDENTIAL******

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IMPORTANT DECISIONS DEMAND ACCURATE INFORMATION

www accuratcredit.com

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Access Security Requirements

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 Accurate Credit Bureaus' Client Application, you agree to follow these measures.

1. You must protect you Client ID number and password so that only key personnel know this sensitive information. Unauthorized persons should never have knowledge of your password. 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 Accurate 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 account number and password by telephone with any unknown caller, even if the caller claims to be a representative or employee of Consumer Credit Agency.
4. Restrict the ability to obtain credit to a few key personnel.
5. Place all terminal devices 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 or systems used to obtain credit information.
7. Secure hard copies and electronic files of consumer reports within your facility so that unauthorized persons 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 and when applicable regulations(s) permit destruction.
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.
11. By agreeing to this document you agree to release Accurate Credit Bureau, Experian, Equifax, and TransUnion from any litigation, damages, and liabilities arising from supplying credit reports to you and further agree to comply with the FCRA and this Access Security Requirements/Service Agreement in it's entirety.

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 the consumer claims your company inappropriately accessed their credit report. (Note: The [Federal Equal Credit 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 the [FCRA](#) may be liable for a civil penalty of not more than \$2,500 per violation."

Signature _____ Date _____

Print Name _____

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Accurate

www.accuratecredit.com

California Civil Code - End User Certification of Compliance section 1785.14(a)

Section 1785.14(a), as amended, states that a consumer credit agency does not have reasonable grounds for believing that a consumer credit report will only be used for a permissible purpose unless all of the following requirements are met.

Section 1785.14(a)(1) states: "If a prospective user is a retail seller, as defined in Section 1802.3, and intends to issue credit to a consumer who appears in person on the basis of an application for credit submitted in person, the consumer credit reporting agency shall, with a reasonable degree of certainty, match at least three categories of identifying information within the file maintained by the consumer credit reporting agency on the consumer with the information provided to the consumer credit reporting agency by the retail seller. The categories of identifying information may include but are not limited to, first and last name, month and date of birth, driver's license number, place of employment, current residence address, previous residence address, or social security number. The categories of information shall not include mothers maiden name."

Section 1785.14(a)(2) states: "If a prospective user is a retail seller, as defined in Section 1802.3, and intends to issue credit to a consumer who appears in person on the basis of an application for credit submitted in person, the retail seller must certify in writing, to the consumer credit reporting agency that it instructs its employees and agents to inspect a photo identification to the consumer at the time the application was submitted in person. This paragraph does not apply to an application for credit submitted by mail.

Section 1785.14(a)(3) states: "If the prospective user intends to extend credit by mail pursuant to a solicitation by mail, the extension of credit shall be mailed to the same address as on the solicitation unless the prospective user verifies any address change by, among other methods, contacting the person to whom the extension of the credit will be mailed.

In compliance with Section 1785.14(a) of the California Civil Code _____

("End User") hereby certifies to Consumer Reporting Agency as follows:

End User IS NOT a retail seller, as defined in Section 1801.3 of the California Civil Code ("Retail Seller") and issues credit to consumers who appear in person on the basis of applications for credit submitted in person ("Point of Sale"). End User also certifies that if the End User is a Retail Seller who conducts Point of Sale transactions, End User will, beginning on or before July 1, 1998, instruct its employees and agents to inspect a photo identification of the consumer at the time an application is submitted in person. End User also certifies that it will only use the appropriate End User code number designated by Consumer Reporting Agency for accessing consumer reports for California Point of Sale transactions conducted by Retail Seller. If End User is not a Retail Seller who issues credit in Point of Sale transactions, End User shall provide written notice of such to Consumer Reporting Agency prior to using credit reports with Point of Sale transactions as a Retail Seller, and shall comply with the requirements of a Retail Seller conducting Point of Sale transactions, as provided in this certification.

Signature _____ Date _____

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