



Service & Subscription Agreement Re-Credentialing ci _____

The undersigned hereby agrees to subscribe apartment and other rental units. Please list at least one property owned.

Certifications and Condition of Use

The Federal Fair Credit Reporting Act (15USC1681 et seq), and other applicable state laws restrict the purposes for which and under what conditions any person may obtain credit reports or other consumer information from a credit-reporting agency (CRA). NTN is a CRA and has access to all retail bureaus. These laws control the confidentiality of credit information and under what circumstances it may be disclosed. **You must have the applicant's written consent.** Denial of residence requires that you disclose the source of any adverse information used in the denial. Pursuant to these laws, NTN requires the following certifications from its subscribers. By signing this agreement you certify that you have permissible purpose for obtaining consumer reports as defined by Section 604 of the Federal Fair Credit Reporting Act (15USC1681b) as amended by the consumer credit reporting reform act of 1996, hereinafter called "FCRA". **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 or imprisoned not more than two (2) years or both.** You must place your initials in the space provided.

The Undersigned Certifies

- That he/she/it is the owner/agent of an owner of a rental property.

Initial _____

- That each request for reports will be based upon a legitimate business need in connection with a business transaction initiated by the consumer.

Initial _____

- That the information will be used for no other purpose.

Initial _____

- That written authorization will be obtained from the applicant before initiating any credit investigation. I will maintain all written authorizations for 3 years.

Initial _____

- That no reports will be ordered, or permitted to be ordered, on the subscriber, staff, employees, acquaintances or contractors.

Initial _____

- That the subscriber will not disclose the content of any report ordered from NTN to any third party.

Initial _____

By signing below, you additionally certify that you will request consumer reports pursuant to procedures prescribed by NTN from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose. **You may use reports only once.** You must hold each report in strictest confidence. You may NOT disclose the content of reports to third parties. You may NOT disclose to the consumer or any third party credit scores obtained under this agreement unless clearly required by law. All reports shall be requested by and disclosed by the subscriber/end user only to the subscriber/end users authorized and designated employees having a need to know and only to the extent necessary to enable the Subscriber/end user to use the consumer reports in accordance with this agreement. The undersigned subscriber agrees to allow NTN or its authorized agents to inspect any records, documentation or physical premises to determine compliance with these laws.

NTN strongly advises that its subscribers become familiar with these laws, their requirements and restrictions.

Disclosure to applicant/consumer: The subscriber/end user may disclose the report to the subject of the report only in connection with an adverse action based on the report.

Subscriber agrees to indemnify and hold NTN harmless for failure to obtain written authorization before initiation of a credit investigation and to further indemnify and hold NTN harmless of all claims arising out of the improper use, disclosure or storage of credit information. In any action brought to enforce the terms of this agreement, or resulting from a breach by the subscriber, the undersigned agrees to pay all reasonable fees incurred by NTN, including attorney's fees.

The subscriber will hold the credit repository and all of its agents harmless on account of any expense or damage arising or resulting from the publishing or other disclosure of credit information by subscriber, its employees or agents contrary to the conditions of this agreement.

With just cause, such as delinquency or violation of the terms of this agreement or a legal requirement, or a material change in existing legal requirements which adversely affects this agreement, NTN may, upon its election, discontinue serving the subscriber and cancel this agreement immediately and without notice.

Subscriber agrees to pay NTN within 30 days of billing. A service charge of 1.5% or a late fee of \$5.00 (whichever is greater) will apply on invoices over 30 days past due. Accounts past due are also subject to credit hold. Conditions and pricing contained in this agreement are subject to change upon 30 day written notice from NTN. Use of NTN services by the undersigned subscriber indicates an understanding of and compliance with the above.

TransUnion Scored Reports:

The subscriber/ end user will request Scores only for subscribers/ end users exclusive use. The end user may store scores solely for end users own use in furtherance of end users original purpose for obtaining the scores. End user shall not use the scores for model development or model calibration and shall not reverse the engineer the score. All scores provided hereunder will be held in strict confidence and may NEVER be sold, licensed, copies, reused, disclosed, reproduced, revealed or made accessible in whole or in part to any person except (i) to those employees of the 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 or 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.

Use of NTN services by the undersigned subscriber indicates an understanding of and compliance with the above.

ADDITIONAL CERTIFICATIONS:

By signing below, in addition to the above terms

- ✓ I acknowledge my responsibilities under the Fair Credit reporting Act;
- ✓ I have read and understand all credit report Access Security Requirements and will take all reasonable measures to enforce them in my office.
- ✓ Download a full copy at www.ntnonline.com or request a copy from NTN Chicago.
- ✓ I am the “end user” and will not further sell consumer credit information.
- ✓ I order credit reports for the purpose of: Tenant Screening.

Subscriber Name: *(please print)* _____

Signature: _____ Date: ____/____/____



Subscriber Information

THE FOLLOWING INFORMATION MUST BE FILLED OUT COMPLETELY FOR THE PURPOSE OF VERIFYING YOUR INFORMATION, PLEASE INCLUDE THE FOLLOWING:

- Copy of blank voided check with your information legible
- Copy of your driver's license or a business license from the state your entity is filed

RENTAL PROPERTY NAME (if applicable) _____

TOTAL NUMBER OF PROPERTIES _____ (If more than one, please attach a separate list)

CONTACT/COMPANY _____ TITLE _____

BUSINESS TYPE:	<input type="checkbox"/> CORPORATION	<input type="checkbox"/> LLC	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> SOLE PROPRIETOR
----------------	--------------------------------------	------------------------------	--------------------------------------	--

SOCIAL SECURITY # _____ FEDERAL TAX ID# _____
(if applicable)

Email _____

NTN Chicago Account Number ci _____

PROPERTY INFORMATION

ADDRESS: _____

CITY _____ STATE _____ ZIP CODE _____

PHONE _____ FAX _____

COUNTY _____ COUNTY PIN # _____

BILLING INFORMATION

SUBSCRIBER NAME: (owner or agent) _____

BILLING ADDRESS: _____

CITY _____ STATE _____ ZIP CODE _____

PHONE _____ FAX _____

PAYMENT METHOD

- CREDIT CARD – COMPLETE THE CREDIT CARD AUTHORIZATION FORM ON THE NEXT PAGE

AUTHORIZATION

SIGNATURE _____ DATE _____

PRINT NAME _____ TITLE _____



Authorization

THE FOLLOWING INFORMATION MUST BE FILLED OUT COMPLETELY
(Please fill out the Credit Card Authorization section **OR** the Bank Reference section.)

Credit Card Authorization

CREDIT CARD # _____

EXPIRATION DATE ____/____/____

VERIFICATION CODE: _____

The verification number on Visa and Mastercard credit cards appears on the back and is a 3-digit number.



TYPE: VISA MASTERCARD

NAME (as it appears on the card) _____

BILLING ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

PHONE NUMBER (_____) _____ - _____

I authorize NTN to charge the credit card listed above for all charges incurred. This authorization will remain in effect for all balance owed to NTN, Inc. until they are satisfied in full or until notice of revocation is received in writing by NTN, Inc. I agree that if any unsatisfied amount is referred to collection, I shall pay all reasonable collection costs, including attorney fees and court costs.

I also understand that if my credit card is declined, for any reason, I will be charged a fee of \$7.50. If I chargeback a legitimate debt, then I agree to pay a chargeback fee of \$20 per transaction.

With my signature below, I certify that I have been authorized by the owner(s) and/or agent(s) to enter into this agreement.

SIGNATURE _____

DATE _____

PRINT NAME _____

TITLE _____

By signing this authorization, you are agreeing that all charges incurred will be billed to the credit card number above.

Bank Reference

BANK NAME _____ PHONE NUMBER _____

CITY _____ STATE _____ ZIP _____

CHECKING ACCOUNT # _____ YEAR OPENED _____



Criminal Information Service Authorization

THE FOLLOWING INFORMATION MUST BE FILLED OUT COMPLETELY

By entering into this agreement, the undersigned, certified subscriber to NTN indicates its/his/her clear understanding of the terms of this agreement and by signing expressly commits to be bound by the terms and conditions of this agreement. The undersigned understands that the reports provided under this agreement are furnished to the subscriber through NTN by a third party vendor of such public data. The source of this data is the public records of the counties and states indicated on the report order form or the appropriate Department of Corrections or Department of Law Enforcement.

National Tenant Network is not the source of the data comprising the report. NTN does not gather, compile, record or edit in any manner, the criminal background data provided under this agreement. As a result, NTN cannot and does not accept, and expressly disclaims, neither any responsibility for any error in the data provided nor any changes made to that data subsequent to the date of the report.

All reports provided are based upon limited information, i.e. name and birth date. Because of this absolute certainty that the report applies to an individual with the same name and birth date is not possible. An apparent match of this record with an individual may thus be erroneous. Caution is urged when your inquiry produces an accurate match. Discrimination against an ex-offender who is trying to become a law-abiding citizen is contrary to the best interest of society and may violate the Federal Fair Housing Laws. Confrontation of a person with a conviction history may also place you at risk.

The undersigned by signing below indicates that it/he/she understands the terms above and has read and expressly agrees to the following:

Please initial where required.

- Requests for and use of criminal background reports will be used solely and exclusively in connection with a residential screening involving the applicant upon whom the report is requested.

Initial _____

- All searches are done at the county and or state indicated level only.

Initial _____

- Reports must not be disclosed to the applicant.

Initial _____

- Reports are STRICTLY CONFIDENTIAL.

Initial _____

Violation of any one of the provisions of this agreement, or any provision or the obligations implied by its terms and conditions subjects the undersigned, it's agents, fiduciaries, officers and employees to immediate termination of NTN services and to the following:

Neither NTN, Inc. or any NTN office or the corporation, partnership or individual(s) doing business as NTN or their officers, employees, agents or partners (hereafter NTN) shall be liable to the undersigned for any claim, injury or damage which is asserted based upon inaccurate or incomplete data or any act or omission of the undersigned, its employees or agents. This includes the improper acquisition, disclosure or use of reports by the undersigned, its employees or agents provided under this agreement or any act or omission which constitutes a breach of the express or implied terms and conditions of this agreement.

The undersigned, its agents expressly agree to indemnify, defend and hold NTN harmless from and against any and all damages, losses, costs, expenses, liabilities and judgments (including attorney fees) which may be asserted against, imposed upon or determined to be due from NTN based upon inaccurate or incomplete data or any act or omission of the undersigned, its employees or agents under this agreement or from and against the conditions of this agreement.

The undersigned hereby expressly agrees, should a claim under this agreement be asserted based on inaccurate or incomplete data or violations of its terms or any act or omission of its agents, employees or those acting on behalf of the undersigned, to waive any and all claims against NTN and consents to an entry summary judgment releasing NTN from any and all factual claims it may assert against NTN.

SIGNATURE _____ DATE _____

PRINT NAME _____ TITLE _____



FICO Credit Scores

USE THIS FORM ONLY IF YOU WANT FICO CREDIT SCORES.

ADDENDUM TO NTN SERVICE & SUBSCRIPTION AGREEMENT

CLASSIC CREDIT RISK (FICO) SCORE SERVICES

1. Based on an agreement with Trans Union LLC ("Trans Union") and Fair Isaac Corporation ("Fair Isaac") ("Reseller Agreement"), Reseller has access to a unique and proprietary statistical scoring service jointly offered by Trans Union and Fair Isaac which evaluates certain information in the credit reports of individual consumers from Trans Union's data base ("Classic") and provides a score which rank orders consumers with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring (the "Classic Score").
2. Subscriber, from time to time, may desire to obtain Classic Scores from Trans Union via an on-line mode in connection with consumer credit reports.
3. Subscriber has previously represented and now, again represents that it is a PROPERTY OWNER/MANAGER and has a permissible purpose for obtaining consumer reports, as defined by Section 804 of the Federal Fair Credit Reporting Act (15 USC 1681b) including, without limitation, all amendments thereto ("FCRA").
4. Subscriber certifies that it will request Classic Scores pursuant to procedures prescribed by Reseller from time to time only for the permissible purpose certified above, and will use the Classic Scores obtained for no other purpose.
5. Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
6. Subscriber agrees that it shall use each Classic Score only for a one-time use and only in accordance with its permissible purpose under the FCRA.
7. When just cause, such as delinquency or violation of the terms of this contract or a legal requirement, Reseller may, upon its election, discontinue serving the Subscriber and cancel this Agreement, in whole or part (e.g., the services provided under this Addendum only) immediately.
8. Subscriber recognizes that factors other than the Classic Score may be considered in making a credit decision. Such other factors include, but at not limited to, the credit report, the individual account history, and economic factors.
9. Trans Union and Fair Isaac shall be deemed third party beneficiaries under this Addendum.
10. Up to five score reason codes, or if applicable, exclusion reasons, are provided to Subscriber with Classic Scores. These score reason codes are designed to indicate the reasons why the individual did not have a higher Classic Score, and may be disclosed to consumers as the reasons for taking adverse action, as required by the Equal Credit Opportunity Act ("ECOA") and its implementing Regulation ("Reg. B"). However, the Classic Score itself is proprietary to Fair Isaac, may not be used as the reason for adverse action under Reg. B and, accordingly, shall not be disclosed to credit applicants or any other third party, except: (1) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (2) as clearly required by law. Subscriber will not publicly disseminate any results of the validations or other reports derived from the Classic Scores without Fair Isaac and Trans Union's prior written consent.
11. In the event Subscriber intends to provide classic Scores to any agent, Subscriber may do so provided, however, that Subscriber first enters into a written agreement with such agent that is consistent with Subscriber's obligations under this Agreement. Moreover, such agreement between Subscriber and Such agent shall contain the following obligations and acknowledgments of the agent: (1) Such agent shall utilize the Classic Scores for the sole benefit of Subscriber and shall not utilize the Classic Scores for any other purpose including for such agent's own purposes or benefit; (2) That the Classic Score is proprietary to Fair Isaac and, accordingly, shall not be disclosed to the credit applicant or any other third party without Trans Union and Fair Isaac's prior written consent except (a) to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes; or (b) as clearly required by law; (3) Such Agent shall not use the Classic Scores for model development, model validation, model benchmarking, reverse engineering, or model calibration; (4) Such agent shall not resell the Classic Scores; and (5) Such Agent shall not sue the Classic Scores to create or maintain a database for itself or otherwise.
12. Subscriber acknowledges that the Classic Scores provided under this Agreement which utilize an individual's consumer credit information will result in an inquiry being added to the consumer's credit file.
13. Subscriber shall be responsible for compliance with all applicable federal or state legislation, regulations and judicial actions, as now or as may become effective including, but not limited to, the FCRA, the ECOA, and Reg. B, to which it is subject.

(CONTINUED)

(CONTINUED)

- 14. The information including, without limitations, the consumer credit data, used in providing Classic Scores under this Agreement were obtained from sources considered to be reliable. However, due to the possibilities of errors inherent in the procurement and compilation of data involving a large number of individuals, neither the accuracy nor completeness of such information is guaranteed. Moreover, in no event shall Trans Union, Fair Isaac, nor their officers, employees, affiliated companies or bureaus, independent contractors or agents be liable to Subscriber for any claim, injury or damage suffered directly or indirectly by Subscriber as a result of the inaccuracy or incompleteness of such information used in providing Classic Scores under this Agreement and/or as a result of Subscriber's use of Classic Scores and/or any other information or serviced provided under this Agreement.
- 15.a Fair Isaac, the developer of Classic, warrants that the scoring algorithms as delivered to Trans Union and used in the computation of the Classic Score ("Models") are empirically derived from Trans Union's credit data and are a demonstrably and statistically sound method of rank-ordering candidate records with respect to the relative likelihood that United States consumers will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring when applied to the population for which they were developed, and that no scoring algorithm used by Classic uses a "prohibited basis" as the term is defined in the Equal Credit Opportunity Act (ECOA) and Regulation B promulgated there under. Classic provides a statistical evaluation of certain information in Trans Union's files on a particular individual, and the Classic Score indicates the relative likelihood that the consumer will repay their existing or future credit obligations satisfactorily over the twenty four (24) month period following scoring relative to other individuals in Trans Union's database. The score may appear on a credit report for convenience only, but is not a part of the credit report nor does it add to the information in the report on which it is based.
- 15.b THE WARRANTIES SET FORTH IN SECTION 15.1 ARE THE SOLE WARRANTIES MADE UNDER THIS ADDENDUM CONCERNING THE CLASSIC SCORES AND ANY OTHER DOCUMENTATION OR OTHER DELIVERABLES AND SERVICES PROVIDED UNDER THIS AGREEMENT; AND NEITHER FAIR ISAAC NOR TRANS UNION MAKE ANY OTHER REPRESENTATIONS OR WARRANTIES CONCERNING THE PRODUCTS AND SERVICES TO BE PROVIDED UNDER THIS AGREEMENT OTHER THAN AS SET FORTH IN THIS ADDENDUM. THE WARRANTIES AND REMEDIES SET FORTH IN SECTION 15.1 ARE IN LIEU OF ALL OTHERS, WHETHER WRITTEN OR ORAL, EXPRESS OR IMPLIED (INCLUDING, WITHOUT LIMITATION, WARRANTIES THAT MIGHT BE IMPLIED FROM A COURSE OF PERFORMANCE OR DEALING OR TRADE USAGE). THERE ARE NO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.
- 15. IN NO EVENT SHALL ANY PARTY BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, INDIRECT, SPECIAL, OR PUNITIVE DAMAGES INCURRED BY THE OTHER PARTIES AND ARISING OUT OF THE PERFORMANCE OF THIS AGREEMENT, INCLUDING BUT NOT LIMITED TO LOSS OF GOOD WILL AND LOST PROFITS OR REVENUE, WHETHER OR NOT SUCH LOSS OR DAMAGE IS BASED IN CONTRACT, WARRANTY, TORT, NEGLIGENCE, STRICT LIABILITY, INDEMNITY OR OTHERWISE, EVEN IF A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THESE LIMITATIONS SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.
- 16. THE FOREGOING NOTWITHSTANDING, WITH RESPECT TO SUBSCRIBER, IN NO EVENT SHALL THE AFORESTATED LIMITATIONS OF LIABILITY, SET FORTH ABOVE IN SECTION 16, APPLY TO DAMAGES INCURRED BY TRANS UNION AND/OR FAIR ISAAC AS A RESULT OF: (A) GOVERNMENTAL, REGULATORY OR JUDICIAL ACTION(S) PERTAINING TO VIOLATIONS OF THE FCRA AND/OR OTHER LAWS, REGULATIONS AND/OR JUDICIAL ACTIONS T THE EXTENT SUCH DAMAGES RESULT FROM SUBSCRIBER'S BREACH, DIRECTLY OR THROUGH SUBSCRIBER'S AGENT(S) OF ITS OBLIGATIONS UNDER THIS CONTRACT.
- 17. ADDITIONALLY, NEITHER TRANS UNION NOR FAIR ISAAC SHALL BE LIABLE FOR ANY AND ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THIS ADDENDUM BROUGHT MORE THAN ONE (1) YEAR AFTER THE CAUSE OF ACTION HAS ACCRUED. IN NO EVENT SHALL TRANS UNION'S AND FAIR ISAAC'S AGGREGATE TOTAL LIABILITY, IF ANY, UNDER THIS AGREEMENT, EXCEED THE AGGREGATE AMOUNT PAID, UNDER THIS ADDENDUM, BY SUBSCRIBER DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING ANY SUCH CLAIM, OR TEN THOUSAND DOLLARS (\$10,000.00), WHICHEVER IS LESS.
- 18. This Addendum may be terminated automatically and without notice: (1) in the event of a breach of the provisions of this Addendum by Subscriber; (2) in the event the agreement(s) related to Classic between Trans Union, Fair Isaac and Reseller are terminated or expire; (3) in the event the requirements of any law, regulation or judicial action are not met, (4) as a result of changes in laws, regulations or regulatory or judicial action, that the requirements of any law, regulation or judicial action will not be met; and/or (5) the use of the Classic Service is the subject of litigation or threatened litigation by any governmental entity.

SUBSCRIBER/COMPANY _____ / _____ DATE _____

PRINT NAME _____



Checklist

Please make sure the following sections are completed prior to submitting your application for processing:

- Page 1:** Initial where requested in the middle of the page.
- Page 2:** Sign the Additional Certifications sheet
- Page 3:** Applicant Information. Fill out all sections and make sure your signature is placed at the bottom of the page.
- Page 4:** Please provide either credit card information or bank reference information and sign at the bottom.
- Page 5:** Whether or not you wish to run criminal reports on an applicant this form must be initialed and signed.
- Pages 6 & 7:** These pages are required for users ordering credit reports with credit bureau derived FICO scores. Ignore these pages for DecisionPoint.
- Attach a copy of a blank **voided check** for the purpose of verification and identification.
- Attach a copy of your **driver's license** or a copy of the **business license** issued by the state you filed your entity for the other purpose of identification.
- If you have shown an **unlisted or cellular** phone number as your contact number, please include a copy of your **phone bill** for that number.
- A copy of your standard **Rental Application**, which has been filled out by an applicant.
- Copy the **Letter Of Intent, Page 9** on to your letterhead, fill in the blanks.

Fax your completed application along with your proof of verification to:
1-630-729-3100

Or mail the information to the following address:

NTN Chicago
450 E 22nd St
Suite #223
Lombard, IL 60148

Please call the NTN Chicago office with any additional questions.

Your Letterhead Here:
Name, Address, Phone

LETTER OF INTENT

Please answer the following questions:

What is the nature of your business?

Rental Property Management

For what purpose will you use the retail credit report ordered?

Tenant Screening to determine the financial responsibility of the applicant

How many credit reports do you anticipate ordering each month? _____

How many credit reports do you anticipate ordering each year? _____

Will your access to the retail credit reports be for local reports? No

Will your access to the retail credit reports be for regional reports? No

Will your access to the retail credit reports be for national reports? Yes

Subscriber:

Account Name: _____

Officer/Owner/Partner Signature: _____

Authorized Managers Signature: _____

Date: ____ / ____ / ____

