



THE FACET GROUP

CONSUMER REPORT END-USER AGREEMENT

As required by the federal Fair Credit Reporting Act, the End-User certifies and agrees to:

1. Use the services of and the reports received from The Facet Group in strict compliance with all provisions of the Fair Credit Reporting Act (FCRA), state consumer reporting laws, and all other applicable federal and state laws and regulations including federal and state equal opportunity laws and regulations.
2. Use the information provided by The Facet Group for the End-User's exclusive use only, except to disclose said information to the subject of the report, and for tenant screening purposes only, and only in accordance with applicable law.
3. Certify that End-User has received and read the "Notice To Users Of Consumer Reports: Obligations Of Users Under The FCRA".
4. Obtain authorization from all potential tenants to procure a consumer report which includes, but is not limited to, information regarding the individual's credit and financial history, criminal records, eviction records, employment history, salary and rental information. Such authorization should include a statement informing the subject that additional information is available if requested.
5. Make those signed authorizations available to The Facet Group for audit purposes when given reasonable notice.
6. Provide proper notice to the applicant, as required by the FCRA, if an adverse decision is going to be made due to information in any report obtained from The Facet Group.
7. Ensure that reports will be requested only by End-User's designated representatives and forbid employees from obtaining reports on themselves, associates or any other person except in the exercise of their official duties.
8. Recognize that information is obtained and managed by fallible sources, and that for the fee charged, The Facet Group does not guarantee or ensure the accuracy or the depth of information provided.
9. Assume responsibility for final verification of the subject's identity.
10. Maintain strict confidentiality of all user IDs and passwords as might be assigned, as well as maintaining proper control of all reports supplied in the course of business by The Facet Group. Maintain strict confidentiality of all subjects' personally identifying information.
11. Base tenant screening decisions or any actions on the End-User's lawful policies and procedures and recognize that The Facet Group's employees are not allowed to render any legal opinions regarding information contained in a consumer report.
12. Pay for services, invoiced twice a month. Terms are NET 30 days.

If an account goes to collection, End-User agrees to pay all expenses, including reasonable legal fees.

13. Provide credit information on End-User as may be requested by The Facet Group during the course of this agreement.

14. Be aware that, if an account remains inactive for twelve consecutive months, it may be closed and a new End-User Agreement may be required to reopen the account.

15. Acknowledge that a facsimile of this agreement is as valid as an original.

16. Recognize that in order to remain in compliance with laws and regulations governing consumer reporting agencies, The Facet Group may make modifications to this agreement from time to time. These modifications may be mailed to the End-User and the End-User's use of The Facet Group services after the date specified in the communication will be construed as your agreement and implied consent to these modifications.

The Facet Group agrees to:

1. Comply with all applicable laws in the preparation and transmission of reports as defined in 15 USC-1681 et seq, regulated by the Federal Trade Commission.
2. Follow reasonable quality assurance procedures to assure maximum possible accuracy of information.
3. Re-verify at no cost any disputed report when either the End-User or the subject makes a request in accordance with applicable law. The Facet Group's response shall be made in writing and delivered in a timely manner.
4. Maintain consumer report information and transaction details for a minimum of one year. During an inquiry, the subject of the report has the right to learn the name of the End-User ordering information and has the right to receive a copy of the report ordered by the End-User when a lawful request is made to The Facet Group.
5. Provide all information to the consumer as required by the Fair Credit Reporting Act.
6. Maintain confidentiality of its data acquisition and verification methodology.
7. The Facet Group may, at its sole discretion, terminate service to any user.

I certify that I have read the terms for this Consumer Report End-User Agreement and I agree to the terms as written.

LEGAL NAME: _____

dba: _____

SIGNATURE: _____

NAME & TITLE: _____

DATE: _____

LEGAL NAME: **LT & T**

dba: **The Facet Group**

SIGNATURE: _____

NAME & TITLE: **Phil Brattin, Vice President**

DATE: _____