

Landlord Services, LLC
1264 Cass St.
Green Bay, WI 54301
Phone 920-436-9855
Fax 920-436-9856

Thank you for your interest in our credit reporting service. If you have any questions at all while completing these forms, please do not hesitate to call Kathy Haines at the number above.

Step 1: Please complete and sign the attached Application for Service, Service Agreement, Letter of Intent and Bank Authorization.

Step 2: Please attach copies of all required documentation.

Step 3: Fax or mail all information and payment of the \$70 set up fee to Landlord Services, LLC. If you are faxing, you may call us with a credit card number to pay the set up fee.

Step 4: After your information is received in our office and payment has been received, we will order your onsite office visit. You will be contacted by an agent from Trend Source Business Verifications to set up a time that is convenient for you. During the visit, the agent will fill out a brief form about your work space and take a few photographs. You must pass this inspection in order to obtain our service. For a list of the criteria that must be met to comply with the onsite inspection, see number **6** of **page 3** on the **Service Agreement**.

Legislation has been passed to protect consumer credit data. Anyone that receives credit reports must be physically inspected for validation and compliance. This is a requirement of the credit bureaus.

Step 5: Set up your onsite visit at your earliest convenience. This appointment must be made within 2 weeks.

Step 6: Once your onsite is complete we will email you with your instructions to start requesting reports.

You will be billed at the beginning of each month for any reports you have ordered the month before.

Once again, thank you for your interest. I am sure you will be pleased with our service. If for any reason you feel that this is too much of a process for you to take on at this time, you may want to pursue the Trans Union Smart Move product located on the "Our Services" page of our website. That product does not require any paperwork or the onsite visit.

LANDLORD SERVICES, LLC
APPLICATION FOR SERVICE

Phone: (920)436-9855/Fax: (920) 436-9856/Email: Infoserv99@yahoo.com

The undersigned, (herein referred to as End User) petitions Landlord Services, LLC for the use of its services upon the basis outlined in this contract. If accepted by Landlord Services as a member, End User agrees that the following shall constitute a service contract between the End User and Landlord Services.

PLEASE PRINT ALL RESPONSES

1. End User's (Owner) full name:_(First, Middle, Last)_____
2. End User's billing name (if different than above):_____
3. End User's full personal address: _____
4. End User's Social Security Number: _____
5. Specific Purpose for use of consumer credit information: _____
6. End User's Name of Business:_____ (Include DBA's and LLC's if applicable)
7. Nature of Business (example: Landlord or Property Mgr)_____
8. Do you have a Business Federal Tax ID? Yes ___ No ___ If Yes Please provide number _____
9. Physical Office Location _____

Commercial or Residential-circle one (Include City, State and Zip Code)
10. Business Billing Address: _____ (If different than Office location)

(Include City, State and Zip Code)
11. Phone Number: _____
12. Alternate Phone Number:_____
13. Contact Name if different than Owner name _____
14. Is the business listed in a reputable/public business phone directory (yellow pages, 411.com) ___ YES ___ NO
15. Fax Number: _____
16. E-mail address: _____
17. Business Website Address (If Applicable):_____
18. Type of Business: (check one)
_____ Partnership _____ Corporation _____ Sole Proprietor

19. If the business is a Partnership, please provide the full name, home address, social security number and signature of each partner involved (that is not already listed in items 1 –4 above). The signature authorizes Landlord Services, LLC to obtain a personal credit report on the individual(s) identified: (if additional space is required, please attach a separate document)

20. If business is a corporation that has been in existence less than one (1) year please provide the full name, home address, social security number and signature of an officer of the corporation. The signature authorizes Landlord Services, LLC to obtain a credit report on the individual identified:

21. List below the names of employees authorized to receive consumer credit information:

22. Are you a member of a State Trade association? (i.e. Wisc Apt Assc, Wis Housing Alliance etc) _____ Yes ____ No

If yes, which Association? _____
(Provide proof of membership or member number if available)

23. Is your office or workspace located in your home or outside your home? _____

Is your home office workspace separate and secured from living areas? _____ Yes _____ No

Do you have a lockable file cabinet in your workspace? _____ Yes _____ No

24. **End User is either a (please check one) Rental Property Owner or Rental Property Manager or Management Company** and has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) amended as of July 1999. The subscriber certifies their permissible purpose is in connection with a tenant screening application involving the consumer. **Please list the addresses of the rental properties you own or manage.** If additional space is required, please attach a separate sheet.

25. Please answer the following:

- Would you like to receive a score on your credit reports? _____ Yes _____ No
(there is an extra charge of \$1 per score requested)
- I would like to request credit reports by: _____ Online Access _____ Fax
- I would like my invoices (choose one only) _____ mailed _____ emailed
- Where did you hear about our service? _____

26. **Required Documentation**

- Copy of Drivers License (of person listed on Item 1)
- Copy of office space lease agreement summary pages (if you lease your office space)
- Copy of the property tax record for the office (if it is a commercial office and you are the owner)
- Copy of the property tax record for the home you reside in (if your office workspace is located in your home)
- Copy of a property tax record for each rental property (identified in Item 24)
- Copy of a completed rental application for each rental property (identified in Item 24)
- Total of 3 current or previous completed rental applications for your rental property
- Copy of the phone bill for the phone number identified on Item 11 (pages that validate the combination of your name and the phone number)

Property Management Application:

- Property Management Company shall provide all items identified in #26 plus the following item:
 - A copy of the management contract between the property owner and Property Manager or Management Company.

Have you been in business for one year or less? ___ yes ___ no

- If the End User has been in business for less than one (1) year, two (2) of the following items must be provided:
 - Copy of utility or telephone bill in the business name for service at the principal place of business
 - Copy of lease or proof of property ownership by business of End User
 - Copy of Bank Statement addressed to the End user at its principal place of business
 - Proof of commercial insurance

In Compliance with Public Law 91-508

Subscriber (End User) agrees to comply with all the provisions of Public law 91-508 (Known as the Fair Credit Reporting Act) and all other applicable statutes (Local, State and Federal), that consumer information will be requested only for the End User's exclusive use, and agrees that the inquiries will be made only when the End User intends to use the information for permissible purposes. Permissible purposes can be in connection with the rental of property. Subscriber acknowledges receipt of the form "Notice to Users of Consumer Reports: Obligations under the FCRA" and subscriber agrees to abide by said obligations. The Notice can also be found at <http://www.ftc.gov/os/statutes/2user.htm>.

I authorize Landlord Services to verify all information contained in this application including bank references, credit references and personal credit reports.

I understand that I am not allowed to pull my own credit report using this service. Doing so will be grounds for termination.

I, the undersigned (End User) confirm that all information stated above and in the attached documents, is true and correct to the best of my knowledge. In addition, I accept and agree to the terms and conditions of the Service agreement, which I have completed and included with this application form. I understand that Landlord Services, LLC may deny providing service until such time as this Application for Service, Service Agreement and Bank & Vendor Authorization form have been fully completed and approved by Landlord Services, LLC. **The End User specifically authorizes Landlord Services, LLC to obtain a personal credit report on the End User.**

End User Signature _____ Date _____

End User Printed Name _____

End User Billing Name _____

Mail all completed forms, and required documents, to:

Landlord Services LLC, 1264 Cass St., Green Bay, WI 54301

or Fax to (920)-436-9856

LANDLORD SERVICES SERVICE AGREEMENT

In order to obtain confidential consumer information, the undersigned (End User) and Landlord Services, LLC (Reseller) enter into the following agreement:

General Provisions:

1. End user is either a Rental Property Owner or Rental Property Manager or Business and has a permissible purpose for obtaining consumer reports in accordance with the Federal Fair Credit Reporting Act (15 USC 1681b et seq.) including without limitation, all amendments thereto ("FCRA"). The end user certifies their permissible purpose is in connection with a tenant screening application involving the consumer.
2. End User certifies that End User shall use the consumer reports: (a) solely for the End Users certified use and solely for the End User's exclusive one-time use. End User shall not request, obtain or use consumer reports for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with End User's own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by End user only to End User's designated and authorized employees having a need to know and only to the extent necessary to enable End User to use the Consumer Reports in accordance with this Agreement. End User shall ensure that such designated and authorized employees shall not attempt to obtain any Consumer Reports on **themselves**, associates, or any other person except in the exercise of their official duties.
3. 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 OF THE UNITED STATES CODE OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH. FAILURE TO COMPLY WITH THE FAIR CREDIT REPORTING ACT LAWS (FCRA) CAN RESULT IN STATE OR FEDERAL ENFORCEMENT ACTIONS, AS WELL AS PRIVATE LAWSUITS, (SECTIONS 617, 619, 621). IN ADDITION, ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS A CONSUMER REPORT UNDER FALSE PRETENSES MAY FACE CRIMINAL PROSECUTION (SECTION 619).
4. End User will use the Consumer Report only for a 1-time use, hold the report in strict confidence and not disclose it to any third parties, provided that End User may, but is not required to, disclose the report to the subject of the report only in connection with an adverse action based on the report. Moreover, unless otherwise explicitly authorized in an agreement between Reseller and its End User for scores obtained from Trans Union or Equifax, or as explicitly otherwise authorized in advance and in writing by Trans Union or Equifax through Reseller, End User shall not disclose to consumers or any third party, any or all such scores provided under such agreement, unless clearly required by law.
5. With just cause, such as violation of the terms of the End user's contract or a legal requirement, delinquency in payment, or a material change in existing legal requirements that adversely affects the End User's agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.
6. End User will request Scores only for End User's exclusive use. End User may store Scores solely for End User's own use in furtherance of End User's original purpose for obtaining the Scores. End User shall not use the Scores for model development or model calibration and shall not reverse engineer the Score. All Scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any person except (I) to those employees of 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 of the Scores by the third party to the use permitted to End User and contains the prohibitions set fourth 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.

7. End User will obtain the following information on a rental application from the prospective tenant and **will maintain copies of all written authorizations for a minimum of 5 years from the date of inquiry.**
 - a. The Address of the Rental Property
 - b. The Consumer's Name
 - c. The Consumer's Current Address
 - d. The Consumer's Social Security Number
 - e. The Consumer's Date of Birth
 - f. The Consumer's Signature (Clearly authorizing the Property Owner or Manager to obtain a credit report)

8. End User will maintain adequate security with reference to access and use of access codes, security passwords, consumer data and remote computer access capabilities to prevent unauthorized use and ensure confidentiality. End user will maintain anti-virus and firewall protection on the computer being used to request credit reports. End user agrees to the following:
 - a. User will never release their access codes to any other person, or display physically.
 - b. User has a signed agreement from the potential tenant giving the user permission to obtain a credit report.
 - c. User is responsible for protecting their passwords and the confidential data that may be on their workstations.
 - d. User will not pre-install electronically "remembered" account identifications or passwords.

9. End User agrees to obtain written permission from the prospective applicant prior to obtaining a credit report on that person. End User also agrees that if credit is denied due to the information obtained in the credit report, they will provide the consumer with the phone number of the Credit Bureau.

10. End User will not disclose consumer information to any other person. In case the disclosure of such information leads to any claim or litigation, End User agrees to defend and hold Landlord Services,LLC, Trans Union and Equifax and/or any of its affiliates, their employees and agents, harmless on account of any expense or damages arising out of end users or end user's employees or agent's breach of any of the terms herein or violation of any law applicable hereto. In no event will Landlord Services,LLC be held liable for any incidental or consequential damages, however arising. End user shall indemnify, defend and hold Landlord Services,LLC harmless from and against any and all costs and liabilities, including reasonable attorney's fees, which may be asserted against Landlord Services,LLC based upon the improper use by end user of information furnished to end user.

11. Landlord Services,LLC shall not be liable in any manner whatsoever for any loss or injury to End User resulting from the obtaining or furnishing of consumer information supplied by the Credit Bureaus' or any other source. Landlord Services does not guarantee the accuracy of such information, information being based upon reports obtained from sources considered by the Credit Bureaus, and all other sources, to be reliable. Under no circumstances whatsoever will Landlord Services, LLC be liable to End User for any damages, including but not limited to, any direct, indirect, incidental, exemplary or consequential damages, lost profits, or any other claims of End User or any third-parties, even if Landlord Services, LLC is expressly advised of such damages. End User assumes all risks associated with the use of the supplied information.

General Conditions

1. End User certifies that it will request consumer reports pursuant to procedures prescribed by Landlord Services,LLC for the permissible purpose certified in this service application, and will use the reports obtained for no other reason.

2. The End User agrees to submit a "Letter of Intent" on the End User's company letterhead, which must be signed by an officer, owner or authorized manager of the company. The letter of intent must include at a minimum the following:
 - a. The nature of its business
 - b. The intended use for the services
 - c. Its anticipated monthly volume
 - d. Intent as to whether it anticipates its access to be primarily local, regional, or national.

(A sample letter is attached to this agreement)

3. End User agrees to pay Landlord Services,LLC a \$70.00 processing fee for service prior to account being activated. (A check can be mailed with this application or credit card information may be called or faxed to Landlord Services,LLC Phone 920-436-9855/Fax 920-436-9856) **Payment is required prior to account approval.**

4. Landlord Services,LLC agrees to provide the above named End User with a current Credit Report, furnished by the Credit Bureau, on specified subjects, for a fee. End User agrees to pay upon receipt of billing for any processing fee and all reports or information requested by the Subscriber, according to the schedule of charges now or subsequently established by Landlord Services.
5. End User agrees to pay within 30 days of billing for all services rendered (including no record responses) by Landlord Services, LLC. Landlord Services,LLC reserves the right to have the Subscriber pre-pay. If collection efforts are required, Subscriber shall pay all costs of collection including reasonable attorney's fees and costs. Statements unpaid after 30 Days shall be assessed a late fee of \$15.00. Continued non-payment will result in the accrual of interest to the account at a rate of 12% per year.
6. End User agrees that, as part of the application process, an on-site office space inspection shall be completed by a third party. **Upon completion of the documentation portion of the Application for Service, an Office space inspection will be ordered by Landlord Services and you will be contacted by a representative of our third party inspection agency to arrange a time to complete the inspection.** The Inspector will be verifying your physical location, photographing your equipment and work space, and completing a questionnaire regarding your space.

If your workspace is in your home, the following criteria must be met to pass the onsite inspection.

- There must be a secure separation between the business work area and the living areas of the home. For example: A separate room with a lockable door or a sectioned off area in your basement with a lockable door.
- The room must be separate from living quarters. (ie - no bed, no toy box, etc., that do not relate to business)
- You must have a lockable file cabinet, lockable desk drawer or safe.
- If you are retrieving your credit reports online, your computer must be password protected.
- You must have a method of destruction for the disposal of sensitive information. (ie. Shredder or service)

IF THE CRITERIA IS NOT MET DURING THE INSPECTION, AND THE OFFICE FAILS TO MEET THE REQUIREMENTS, OR THE END USER FAILS TO SCHEDULE THE INSPECTION, THE \$70 PROCESSING FEE WILL NOT BE REFUNDED.

7. Landlord Services, LLC, is required by the credit bureaus to perform an annual inspection of your **home based** office or work space, by a third party inspection company. End User agrees that an annual office space inspection is required for home office work space and will shall pay an annual fee of \$59 to Landlord Services for the performance of the annual office space inspection. Inspection criteria for the annual inspection will be the same as the initial inspection. Failure to pass this inspection will be grounds to terminate your service. If End User's physical location changes, End User agrees to pay for an additional inspection. If you can provide a copy of a yellow pages listing, or a listing in a State or National Apartment Association Directory for the phone number listed in this application and a business rental checking account and vendor reference that can be verified, the annual fee may be waived.

The person signing below has direct knowledge of the facts certified.

End User (Owner's) Printed Name _____ Date _____

End User Billing Name _____

Signature of End User _____

Physical Location of the End User (Office Address) _____

Billing Address of End User _____

(if different than physical location)

Signature of Reseller (Landlord Services,LLC) _____ Date _____

Please retype the form below on your own letterhead.

Name or Business Name
Street Address
City, State, Zip code

Date: _____

Landlord Services, LLC
1264 Cass St.
Green Bay, WI 54301

Re: Letter of Intent

I am in the business of leasing or managing rental real estate. I intend to use Consumer Reports to check tenant qualifications for rental properties owned and/or managed by me or my business entity and for collection of rents and for no other purpose.

I anticipate that I will use _____ Consumer Reports per month.

I anticipate my access will be primarily (chose one)

_____ Local

_____ Regional

_____ National

Sincerely,

Signature

Date _____

Name of Business

Authorization to Disclose Bank & Vendor Relationship

Complete this form if you have a separate bank account for the rental business. If you do not have a separate account, please indicate so by checking here _____

I hereby authorize the financial institution and vendor listed below to verify the existence and nature of any account held to Landlord Services, LLC., either verbally or in writing. The information furnished shall include but is not limited to the length of the relationship, the type of account and the name and address of the account holder. I understand that Landlord Services, LLC will preserve the confidentiality of this information except where disclosure of this information is required by law.

Name on Account Maintained by Bank or Vendor: _____

Address on Account _____

Signature: _____ Date _____

Primary Bank Reference (bank which maintains the account for your rental business)

Name of Bank: _____

Banks Address: _____

Street

City

State

Zip Code

Bank's Telephone No.: _____

Type of Account: _____

How long has account been established? _____

(Verification Use Only) Information Verified By _____ Date _____

Vendor Reference (Please list a vendor with whom you maintain an account with for the rental business. Vendor must be listed in the yellow pages or a business directory)

Name of Vendor: _____

Vendor Address: _____

Street

City

State

Zip Code

Vendor's Telephone No.: _____

How long has this account been established? _____

(Verification Use Only) Information Verified By _____ Date _____

Landlord Services, LLC
Phone: (920) 436-9855/Fax: (920) 436-9856

**NOTICE TO USERS OF CONSUMER REPORTS:
OBLIGATIONS OF USERS UNDER THE FCRA**

The federal Fair Credit Reporting Act (FCRA) requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. This first section of this summary sets forth the responsibilities imposed by the FCRA on all users of consumer reports. The subsequent sections discuss the duties of users of reports that contain specific types of information, or that are used for certain purposes, and the legal consequences of violations. The FCRA, 15 U.S.C. 1681-1681u, is set forth in full at the Federal Trade Commission's Internet web site (<http://www.ftc.gov>).

I. OBLIGATIONS OF ALL USERS OF CONSUMER REPORTS

A. Users Must Have a Permissible Purpose. Congress has limited the use of consumer reports to protect consumers' privacy. All users must have a permissible purpose under the FCRA to obtain a consumer report. Section 604 of the FCRA contains a list of the permissible purposes under the law. These are:

- As ordered by a court or a federal grand jury subpoena. Section 604(a)(1)
- As instructed by the consumer in writing. Section 604(a)(2)
- For the extension of credit as a result of an application from a consumer, or the review or collection of a consumer's account. Section 604(a)(3)(A)
- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission. Sections 604(a)(3)(B) and 604(b)
- For the underwriting of insurance as a result of an application from a consumer. Section 604(a)(3)(C)
- When there is a legitimate business need, in connection with a business transaction that is initiated by the consumer. Section 604(a)(3)(F)(i)
- To review a consumer's account to determine whether the consumer continues to meet the terms of the account. Section 604(a)(3)(F)(ii)
- To determine a consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status. Section 604(a)(3)(D)
- For use by a potential investor or servicer, or current insurer, in a valuation or assessment of the credit or prepayment risks associated with an existing credit obligation. Section 604(a)(3)(E)
- For use by state and local officials in connection with the determination of child support payments, or modifications and enforcement thereof. Sections 604(a)(4) and 604(a)(5)

In addition, creditors and insurers may obtain certain consumer report information for the purpose of making unsolicited offers of credit or insurance. The particular obligations of users of this "prescreened" information are described in Section V below.

B. Users Must Provide Certifications. Section 604(f) of the FCRA prohibits any person from obtaining a consumer report from a consumer-reporting agency (CRA) unless the person has certified to the CRA (by a general or specific certification, as appropriate) the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

A. Users Must Notify Consumers When Adverse Actions Are Taken. The term "adverse action" is defined very broadly by Section 603 of the FCRA. "Adverse actions" include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact -- such as unfavorably changing credit or contract terms or conditions, denying or canceling credit or insurance, offering credit on less favorable terms than requested, or denying employment or promotion.

1. Adverse Actions Based on Information Obtained From a CRA. If a user takes any type of adverse action that is based at least in part on information contained in a consumer report, the user is required by Section 615(a) of the FCRA to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following:

- The name, address, and telephone number of the CRA (including a toll-free telephone number, if it is a nationwide CRA) that provided the report.
- A statement that the CRA did not make the adverse decision and is not able to explain why the decision was made.
- A statement setting forth the consumer's right to obtain a free disclosure of the consumer's file from the CRA if the consumer requests the report within 60 days.
- A statement setting forth the consumer's right to dispute directly with the CRA the accuracy or completeness of any information provided by the CRA.