

EXHIBIT A TO RESELLER SERVICE AGREEMENT
(Required Terms for Reseller Agreement for Consumer Reports
Between Reseller and its Customer)

1. Reseller has an access to consumer reports from one or more consumer credit reporting agencies.
2. Subscriber is a _____ and has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) as Amended by the Consumer Credit Reporting Act of 1996, hereinafter called "FCRA" The Subscriber certifies their permissible purpose as:

In connection with a credit transaction involving the consumer of whom the information is to be furnished and involving the extension of credit to, or review or collection of an collection of an account of the consumer; or
 - In connection with underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purpose, or in connection with an insurance claim where written permission of the consumer has been obtained; or
 - In connection with a tenant screen application involving the consumer; or
 - In accordance with the written instructions of the consumer; or
 - For a legitimate business need in connection with a business transaction that is initiated by the consumer; or
 - As a potential investor, service or current insurer of current in connection with a valuation of, or assessment of the credit or prepayment risks.
3. Subscriber certifies that it will request consumer reports pursuant to procedures prescribed by Reseller from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
4. Subscriber will maintain copies of all written authorization for a minimum of three (3) years from the date of inquiry.
5. **THE FCRA PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FORM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.**
6. Subscriber shall use each consumer report only for a one-time use and shall hold the report in strict confidence, and not to disclosure it to any third parties; provided, however, that Subscriber 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 explicitly authorized in this Agreement or in a separate agreement, between Reseller and Subscriber, for scores obtained from Trans Union LLC, or as explicitly otherwise authorized in advance and in writing by Trans Union LLC through Reseller, Subscriber shall not disclose to consumer of any third party, any nor all such scores provided under this Agreement, unless clearly required by law.
7. With just cause, such as discontinue serving the Subscriber and cancel Agreement immediately.

SUBSCRIBER