



APSCREEN SUBSCRIBER AGREEMENT

Exhibit A/Tenant Screening/General End-User Certification

1. APSCREEN has access to consumer reports from one or more consumer credit reporting agencies.
2. Subscriber is a _____ (Type/Nature of Business) 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 Reform Act of 1996, hereinafter called "FCRA." The subscriber certifies their permissible purpose as:
 - ⊖ In connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer; or
 - ⊖ In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, 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, servicer or current insurer 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 APSCREEN 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 authorizations 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 FROM 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 disclose 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 APSCREEN and Subscriber, for scores obtained from Trans Union LLC, EXPERIAN, or EQUIFAX or as explicitly otherwise authorized in advance and in writing by Trans Union LLC, EXPERIAN or EQUIFAX through APSCREEN, Subscriber shall not disclose to consumers or any third party, any nor all such scores provided under this Agreement, unless clearly required by law.
7. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, or a material change in existing legal requirements which adversely affects this Agreement, APSCREEN may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

Company Name

For APSCREEN, Inc. by: