

Accurate

Credit Bureau

Phone 512 285-6078 Fax 512 285-6336

www accuratcredit.com

Welcome to Accurate Credit Bureau

Accurate Credit Bureau provides Judgment/collection companies, Landlords, Property managers, and Real Estate Agents with comprehensive credit reporting and tenant screening nationwide; and Employers and Businesses with credit reporting, employee screening, and background checks.

Accurate Credit Bureau offers fast and reliable service. Credit reports returned **by email for free** or fax (\$2.00 fax fee) within 30 minutes or less. Equifax credit reports and *Experian (TRW) consumer credit reports are only \$15.95. (*Online \$15.00!) DMV records start at \$26.95 and Criminal Record Reports start at \$25.00 and are available by County or State. We have recently added a Comprehensive Background Bureau (\$22.50 which includes Online Criminal Records Database Check, Last 15 years of Public Records including Property, Landlord Information, Corporate Affiliations, UCC filings, Assets, Accident Reports, Relatives, Associates, Neighbor Information, and Professional Licenses). Accurate Credit Bureau offers Comprehensive Tenant Screening, Employment Screening, Credit Reporting, and Customer Service Monday through Friday from 6 AM to 6 PM PST and Saturday from 8 AM to 4PM PST.

Please find enclosed an **Accurate Credit Bureau** fax pack with; [] an ACB Client Application (your information needed to send you credit reports), [] a request for ID and further documentation, [] a security agreement you are required to read, sign, return, and comply with, [] and an order form (**Please use as a cover sheet**).

If you have any questions, please call an **Accurate Credit Bureau** Customer Representative at your convenience.

Looking forward to working with you. Good luck with your prospective applicants.

Sincerely,

Accurate Credit Bureau

www accuratcredit.com www.coastalcredit.com www.tenantcreditreports.com

Important Decisions Demand Accurate Information

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JUDGMENT CLIENT APPLICATION

We cannot accept PO Boxes

Name _____ Date ____/____/____

Firm Name (If Applicable) _____ Type of Business _____

Address _____ City _____ State _____ Zip _____

E-mail Address _____

Home Phone # _____ Day # _____ Fax # _____

(Please Complete One of the Following) Social Security # _____ or

Drivers License # _____ or Federal Tax ID # _____

I will be ordering credit reports for [] Tenant Screening [] Employee Screening [] Line of Credit [] Judgment/Collections

Location Type is [] Commercial [] Residential

[] Yes, I would like to receive updates and product info from you in the future.

Credit Card you wish Billed? [] Visa [] MasterCard [] Discover [] Amex

Name of Cardholder _____

Credit Card # _____ Expiration Date _____

I agree to comply and abide with the Fair Credit Reporting Act in its entirety. I also agree to the terms of the (included) Security Access Requirements Agreement. I agree to obtain an assignment of judgment and will keep the executed judgment confidentially on file for at least three years. I will not disclose any such information to any other party or resell any information provided to me by Accurate Credit Bureau.

Signature _____ Date ____/____/____

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JUDGMENT QUALIFYING LETTER

Thank you for choosing Accurate Credit Bureau. We are presently processing your request to access Consumer Credit and Reference Information. The Fair Credit Reporting Act and Federal Law requires us to qualify every person requesting consumer credit information. In order to receive credit reports you will need to fax us the following documentation so we may complete your file, provide you a client ID number, and grant you access to all consumer and public records legally entitled to you.

- The Client Application filled out by you
- A copy of your ID (i.e. a drivers license, passport, or military ID)
- A letter of intent (i.e. I intend to use these credit reports for...)
- A voided business check
- A signed copy of the enclosed access security agreement
- A copy of a judgment assigned to you
- Two of the four following items:
 1. A copy of the filed Articles of Incorporation, sales tax records, or state/federal tax records
 2. Copies of two utility bills in company name (one bill from 2 different utilities)
 3. A copy of Business License
 4. A copy of Business Credit Report

We cannot accept PO Box addresses.

This information is only needed once to complete your file. It will allow us to instantly assign you an Accurate Client ID number. You may use your Client ID number to access our services instantly in the future without further documentation. There are no set up fees or membership required.

If you have any questions please contact us at your earliest convenience. We are open 6 AM to 6 PM PST Monday through Friday and 8 AM to 4 PM PST Saturday.

Looking forward to working with you.

Accurate Credit Bureau

Email: corp@accuratcredit.com

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ACCESS SECURITY REQUIREMENTS SERVICE AGREEMENT

We must work together to protect the privacy and information of consumers. The following information security measures are designed to reduce unauthorized access of consumer information. It is your responsibility to implement these controls. If you do not understand these requirements or need assistance, it is your responsibility to employ an outside service provider to assist you. Capitalized terms used herein have the meaning given in the Glossary attached hereto. The credit reporting agency reserves the right to make changes to Access Security Requirements without notification. The information provided herewith provides minimum baselines for information security.

In accessing the credit reporting agency's services, you agree to follow these security requirements:

1. Implement Strong Access Control Measures

- 1.1 Do not provide your credit reporting agency Subscriber Codes or passwords to anyone. No one from the credit reporting agency will ever contact you and request your Subscriber Code number or password.
- 1.2 Proprietary or third party system access software must have credit reporting agency Subscriber Codes and password(s) hidden or embedded. Account numbers and passwords should be known only by supervisory personnel.
- 1.3 You must request your Subscriber Code password be changed immediately when:
 - Any system access software is replaced by another system access software or is no longer used;
 - The hardware on which the software resides is upgraded, changed or disposed of
- 1.4 Protect credit reporting agency Subscriber Code(s) and password(s) so that only key personnel know this sensitive information. Unauthorized personnel should not have knowledge of your Subscriber Code(s) and password(s).
- 1.5 Create a separate, unique user ID for each user to enable individual authentication and accountability for access to the credit reporting agency's infrastructure. Each user of the system access software must also have a unique logon password.
- 1.6 Ensure that user IDs are not shared and that no Peer-to-Peer file sharing is enabled on those users' profiles.
- 1.7 Keep user passwords Confidential.
- 1.8 Develop strong passwords that are:
 - Not easily guessable (i.e. your name or company name, repeating numbers and letters or consecutive numbers and letters)
 - Contain a minimum of seven (7) alpha/numeric characters for standard user accounts
- 1.9 Implement password protected screensavers with a maximum fifteen (15) minute timeout to protect unattended workstations.
- 1.10 Active logins to credit information systems must be configured with a 30 minute inactive session, timeout.
- 1.11 Restrict the number of key personnel who have access to credit information.
- 1.12 Ensure that personnel who are authorized access to credit information have a business need to access such information and understand these requirements to access such information are only for the permissible purposes listed in the Permissible Purpose Information section of your membership application.
- 1.13 Ensure that you and your employees do not access your own credit reports or those reports of any family member(s) or friend(s) unless it is in connection with a credit transaction or for another permissible purpose.

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- 1.14 Implement a process to terminate access rights immediately for users who access credit reporting agency credit information when those users are terminated or when they have a change in their job tasks and no longer require access to that credit information.
- 1.15 After normal business hours, turn off and lock all devices or systems used to obtain credit information.
- 1.16 Implement physical security controls to prevent unauthorized entry to your facility and access to systems used to obtain credit information.

2. Maintain a Vulnerability Management Program

- 2.1 Keep operating system(s), Firewalls, Routers, servers, personal computer (laptop and desktop) and all other systems current with appropriate system patches and updates.
- 2.2 Configure infrastructure such as Firewalls, Routers, personal computers, and similar components to industry best security practices, including disabling unnecessary services or features, removing or changing default passwords, IDs and sample files/programs, and enabling the most secure configuration features to avoid unnecessary risks.
- 2.3 Implement and follow current best security practices for Computer Virus detection scanning services and procedures:
 - Use, implement and maintain a current, commercially available Computer Virus detection/scanning product on all computers, systems and networks.
 - If you suspect an actual or potential virus, immediately cease accessing the system and do not resume the inquiry process until the virus has been eliminated.
 - On a weekly basis at a minimum, keep anti-virus software up-to-date by vigilantly checking or configuring auto updates and installing new virus definition files.
- 2.4 Implement and follow current best security practices for computer anti-Spyware scanning services and procedures:
 - Use, implement and maintain a current, commercially available computer anti-Spyware scanning product on all computers, systems and networks.
 - If you suspect actual or potential Spyware, immediately cease accessing the system and do not resume the inquiry process until the problem has been resolved and eliminated.
 - Run a secondary anti-Spyware scan upon completion of the first scan to ensure all Spyware has been removed from your computers.
 - Keep anti-Spyware software up-to-date by vigilantly checking or configuring auto updates and installing new anti-Spyware definition files weekly, at a minimum. If your company's computers have unfiltered or unblocked access to the Internet (which prevents access to some known problematic sites), then it is recommended that anti-Spyware scans be completed more frequently than weekly.

3. Protect Data

- 3.1 Develop and follow procedures to ensure that data is protected throughout its entire information lifecycle (from creation, transformation, use, storage and secure destruction) regardless of the media used to store the data (i.e., tape, disk, paper, etc.)
- 3.2 All credit reporting agency data is classified as Confidential and must be secured to this requirement at a minimum.

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- 3.3 Procedures for transmission, disclosure, storage, destruction and any other information modalities or media should address all aspects of the lifecycle of the information.
- 3.4 Encrypt all credit reporting agency data and information when stored on any laptop computer and in the database using AES or 3DES with 128-bit key encryption at a minimum.
- 3.5 Only open email attachments and links from trusted sources and after verifying legitimacy.

4. Maintain an Information Security Policy

- 4.1 Develop and follow a security plan to protect the Confidentiality and integrity of personal consumer information as required under the GLB Safeguard Rule.
- 4.2 Establish processes and procedures for responding to security violations, unusual or suspicious events and similar incidents to limit damage or unauthorized access to information assets and to permit identification and prosecution of violators.
- 4.3 The FACTA Disposal Rules requires that you implement appropriate measures to dispose of any sensitive information related to consumer credit reports and records that will protect against unauthorized access or use of that information.
- 4.4 Implement and maintain ongoing mandatory security training and awareness sessions for all staff to underscore the importance of security within your organization.

5. Build and Maintain a Secure Network

- 5.1 Protect Internet connections with dedicated, industry-recognized Firewalls that are configured and managed using industry best security practices.
- 5.2 Internal private Internet Protocol (IP) addresses must not be publicly accessible or natively routed to the Internet. Network address translation (NAT) technology should be used.
- 5.3 Administrative access to Firewalls and servers must be performed through a secure internal wired connection only.
- 5.4 Any Stand alone computers that directly access the Internet must have a desktop Firewall deployed that is installed and configured to block unnecessary/unused ports, services, and network traffic.
- 5.5 Encrypt Wireless access points with a minimum of WEP 128 bit encryption, WPA encryption where available.
- 5.6 Disable vendor default passwords, SSIDs and IO Addresses on Wireless access points and restrict authentication on the configuration of the access point.

6. Regularly Monitor and Test Networks

- 6.1 Perform regular tests on information systems (port scanning, virus scanning, vulnerability scanning).
- 6.2 Use current best practices to protect your telecommunications systems and any computer system or network device(s) you use to provide Services hereunder to access credit reporting agency systems and networks. These controls should be selected and implemented to reduce the risk of infiltration, hacking, access penetration or exposure to an unauthorized third party by:
 - Protecting against intrusions;
 - Securing the computer systems and network devices;

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- And protecting against intrusions of operating systems or software.

Record Retention: The [Federal Equal Credit Opportunities Act](#) states that a creditor must preserve all written or recorded information connected with an application for 25 months. In keeping with the ECOA, the credit reporting agency requires that you retain the credit application and, if applicable, a purchase agreement for a period of not less than 25 months. When conducting an investigation, particularly following a breach or a consumer complaint that your company impermissibly accessed their credit report, the credit reporting agency will contact you and will request a copy of the original application signed by the consumer or, if applicable, a copy of the sales contract. "Under Section 621 (a) (2) (A) of the [FCRA](#), any person that violates any of the provisions of the [FCRA](#) may be liable for a civil penalty of not more than \$2,500 per violation."

Signature _____ Date _____

Print Name _____

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Glossary

Term	Definition
Computer Virus	A Computer Virus is a self-replicating computer program that alters the way a computer operates, without the knowledge of the user. A true virus replicates and executes itself. While viruses can be destructive by destroying data, for example, some viruses are benign or merely annoying.
Confidential	Very sensitive information. Disclosure could adversely impact your company.
Encryption	Encryption is the process of obscuring information to make it unreadable without special knowledge.
Firewall	In computer science, a Firewall is a piece of hardware and/or software which functions in a networked environment to prevent unauthorized external access and some communications forbidden by the security policy, analogous to the function of Firewalls in building construction. The ultimate goal is to provide controlled connectivity between zones of differing trust levels through the enforcement of a security policy and connectivity model based on the least privilege principle.
Information Lifecycle	(Or Data Lifecycle) is a management program that considers the value of the information being stored over a period of time, the cost of its storage, its need for availability for use by authorized users, and the period of time for which it must be retained.
IP Address	A unique number that devices use in order to identify and communicate with each other on a computer network utilizing the Internet Protocol standard (IP). Any All participating network devices – including routers, computers, time-servers, printers, Internet fax machines, and some telephones – must have its own unique IP address. Just as each street address and phone number uniquely identifies a building or telephone, an IP address can uniquely identify a specific computer or other network device on a network. It is important to keep your IP address secure as hackers can gain control of your devices and possibly launch an attack on other devices.
Peer-to-Peer	A type of communication found in a system that uses layered protocols. Peer-to-Peer networking is the protocol often used for reproducing and distributing music without permission.
Router	A Router is a computer networking device that forwards data packets across a network via routing. A Router acts as a junction between two or more networks transferring data packets.
Spyware	Spyware refers to a broad category of malicious software designed to intercept or take partial control of a computer's operation without the consent of that machine's owner or user. In simpler terms, spyware is a type of program that watches what users do with their computer and then sends that information over the internet.
SSID	Part of the Wi-Fi Wireless LAN, a service set identifier (SSID) is a code that identifies each packet as part of that network. Wireless devices that communicate with each other share the same SSID.
Subscriber Code	Your seven digit credit reporting agency account number.
WEP Encryption	(Wired Equivalent Privacy) A part of the wireless networking standard intended to provide secure communication. The longer the key used, the stronger the encryption will be. Older technology reaching its end of life.
WPA	(Wi-Fi Protected Access) A part of the wireless networking standard that provides stronger authentication and more secure communications. Replaces WEP. Uses dynamic key encryption verses static as in WEP (key is constantly changing and thus more difficult to break than WEP).

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JUDGMENT ORDER FORM

From: _____ Client ID # _____

Phone # _____ E-mail for free or
Fax (\$2.00 fax fee) _____

Send with Assigned Judgments

- | | |
|---|---|
| <input type="checkbox"/> Yes, I would like to receive updates and product info from you in the future. | |
| <input type="checkbox"/> Single Bureau Judgment Credit Report | <input type="checkbox"/> Mini Business Credit Report |
| <input type="checkbox"/> Comprehensive Background Bureau | <input type="checkbox"/> Dunn & Bradstreet Business Credit Report |
| <input type="checkbox"/> Single Bureau Employee Credit Report | <input type="checkbox"/> Eviction Check |
| <input type="checkbox"/> Employer Preferred (Credit Report and Comprehensive Background Bureau) | <input type="checkbox"/> Canadian Credit Report |
| <input type="checkbox"/> Employer Complete (Employer Preferred plus Criminal and Comprehensive Background Bureau) | <input type="checkbox"/> Professional License Verification |
| <input type="checkbox"/> Employer Comprehensive (Employer Complete plus Driving Record Report) | <input type="checkbox"/> Military Records |
| <input type="checkbox"/> County Criminal Records
County _____ | <input type="checkbox"/> Marriage Records |
| <input type="checkbox"/> State Criminal Records
State _____ | <input type="checkbox"/> Property Ownership |
| <input type="checkbox"/> DMV Driving Record | <input type="checkbox"/> Corporation Verification |
| <input type="checkbox"/> DMV Driver's License Information | <input type="checkbox"/> Reverse Phone Directory |
| <input type="checkbox"/> DMV Vehicle Identification Number | <input type="checkbox"/> Sex Offender Report |
| | <input type="checkbox"/> Social Security Number Verification |
| | <input type="checkbox"/> Online Setup |
| | <input type="checkbox"/> Other |
- Married couples are processed as two individuals

Total \$ _____

Applicant Name _____ SSN _____

Address _____ City _____ State _____ ZIP _____

License # and State _____ Date of Birth _____

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JUDGMENT PRICE LIST

- \$15.95** JUDGMENT CREDIT REPORT w/DIRECT CHECK
Returned to you by fax or email within minutes. Call to order online.
- \$22.50** COMPREHENSIVE BACKGROUND BUREAU
Includes Online Criminal Records Database Check, Last 15 years of Public Records including Property, Landlord Information, Corporate Affiliations, UCC filings, Assets, Accident Reports, Relatives, Associates, Neighbor Information, and Professional Licenses.
- \$25.00** COUNTY CRIMINAL RECORDS
Return time varies depending on the county it has been requested from. Usually 1-3 business days.
- \$27.50** STATE CRIMINAL RECORDS
Return time varies depending on the state(s) it has been requested from; 28 states are instant, the rest and territories usually take 1-3 business days.
- \$26.95** STATE DRIVING (DMV) RECORDS
Return time varies depending on the state it has been requested from.
- \$15.00** DMV VEHICLE IDENTIFICATION NUMBER
Returned to you by fax or email within minutes.
- \$30.00** CANADIAN CREDIT REPORT
Return time varies. Usually 1-3 business days.
- \$11.95** STATE EVICTION REPORTS
Returned to you by fax or email within minutes.
- \$45.00** MINI BUSINESS CREDIT REPORTS
Returned within minutes. Bankruptcies, liens, judgments, corporate filings, name variations, and much more.
- \$99.00** DUNN & BRADSTREET BUSINESS CREDIT REPORTS
Returned within minutes. Credit report directly from Dunn & Bradstreet.
- \$10.00** PROFESSIONAL LICENSE VERIFICATION
- \$50.00** MILITARY RECORDS
- \$7.95** CORPORATION VERIFICATION
- \$8.95** PROPERTY OWNERSHIP
- \$9.95** MARRIAGE RECORDS
- \$10.95** SEX OFFENDER REPORT
- \$5.00** SSN VERIFICATION
- \$100.00** ONLINE ACCESS*
Multi Bureau Credit Reports, Eviction Reports, State and County Criminal Record Checks, Public Records Check, Liens, Foreclosures, Judgments, Bankruptcies, and SSN fraud database available 24/7!

***Qualified Members only**

**** Note: Please call for other services available**

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