

Landlord Services, LLC
818 S. Irwin Ave.
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, scan or mail all information and payment of the one-time \$70 set up fee to Landlord Services, LLC. If you are faxing or scanning, you may call us with a credit card number to pay the set up fee.

Legislation has been passed to protect consumer credit data. Anyone that receives a full credit report must have their office inspected for validation and compliance. This is a requirement of the credit bureaus.

Step 4: After your paperwork and payment is received in our office, we will order your onsite office inspection. You will be contacted by an agent from Trend Source Business Verifications to set up a time that is convenient for you.

During the inspection, 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. If your office 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*. (*if you have a business bank account for the rental business a locked door is not required)
- The room must only have business related furniture. (i.e. – no bed, no toy box etc., that do not relate to business)
- You must have a lockable file cabinet, lockable desk drawer or safe to store confidential information.
- 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 confidential information.

Step 5: 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 Return Decision product which does not require an Onsite Inspection and we can have you set up within 2 hours or less.

LANDLORD SERVICES, LLC
APPLICATION FOR SERVICE

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

PLEASE PRINT ALL RESPONSES

1. End User's (Owner) full name:_(First, Middle, Last)_____
2. End User's Business billing name _____
3. End User's full personal address: _____
4. End User's Social Security Number: _____
5. Specific Purpose for use of consumer credit information: (i.e. tenant screening) _____
6. Any LLC names or DBA names _____
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 the yellow pages ___YES ___ NO
15. Fax Number: _____
16. E-mail address: _____
17. Business Website Address (If Applicable):_____
18. 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)

19. 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:

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

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

If yes, which Association? _____

22. Is your office or workspace located in your home, or in a commercial building? _____

If home office, is your office workspace separate and secured from living areas? _____ Yes _____ No

Is there a door on the workspace? _____ Yes _____ No If Yes, is the door lockable from the outside? _____ Yes _____ No

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

(Answers are necessary to determine how to set up your account. These will be verified during the On-site office visit. Answers of No do not disqualify you from obtaining our services.)

23. End User is either a (check one) Rental Property Owner or Rental Property Manager or Management Company. Please list the addresses of the rental properties you own or manage. If additional space is required, attach a separate sheet.

24. 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? _____

25. **Required Documentation**

If you have a Business Checking Account for this Business please provide the following documents:

- Copy of Drivers License of person listed on Item 1
- Copy of a property tax record for each rental property identified in Item 23
- Copy of 3 Leases or a copy of your business Yellow Page Listing (yellowpages.com or yellowbook.com)
- Copy of your rental application

If you DO NOT have a Business Checking Account please provide the following documents:

- Copy of Drivers License of the person listed on Item 1
- 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 23
- Total of 3 completed rental applications from current or previous applicants for your rental properties
- Copy of the phone bill for the phone number listed in Item 11 (Page(s) showing the phone number and your name)

An office inspection is a requirement by the credit bureaus to protect consumer information. This is a one time inspection unless you do not have a Business checking account. An annual office inspection is required for all landlords that do not have a Business Checking Account and is billed to the End User. See the instruction sheet for office requirements or call us at 920-436-9855 for additional information.

Property Management Application:

- Property Management Company shall provide all items identified in #25 plus the following item:
 - A copy of the management contract between the property owner and Property Management Company which shows the Management Company is making the credit decision.

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

I understand that I am not allowed to pull my own credit report using this service. Doing so will be grounds for termination and would be a violation of the Fair Credit Reporting Act and this contract.

End User agrees to pay Landlord Services, LLC a \$70.00 processing fee for service prior to account being activated. **Payment is required prior to account approval.**

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, fax or scan all completed forms, and required documents, to:

Landlord Services LLC, 1264 Cass St., Green Bay, WI 54301 or Fax to (920)-436-9856
Infoserv99@yahoo.com

LANDLORD SERVICES SERVICE AGREEMENT

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.

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 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 for a legitimate business need in connection with a business transaction that is initiated by the consumer, including but not limited to tenant screening.
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.**
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 and other contractors 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 forth herein regarding model development, model calibration and reverse engineering and confidentiality; (III) when accompanied by the corresponding reason codes, to the consumer who is the subject of the Score; (IV) to government regulatory agencies; or (v) as required by law.
7. End User agrees to obtain written permission from the prospective applicant prior to obtaining a credit report on that person **and agrees to maintain copies of all written authorizations for a minimum of 5 years from the date of inquiry. Authorizations will be kept whether the applicant is accepted or denied.**
8. End User agrees to comply with all the provisions of the Fair Credit Reporting Act and all other applicable statutes (Local, State and Federal). End User acknowledges receipt of the form "Notice to Users of Consumer Reports: Obligations under the FCRA" and subscriber agrees to abide by said obligations.
9. End User agrees to provide an adverse action notice to consumer when adverse action is taken based in whole or in part on information contained in a consumer report.

10. End User will maintain adequate security with reference to computer 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 device being used to request credit reports. End user agrees to never release their access codes to any other person, pre-install electronically “remembered” account identifications or passwords and will store all credit reports obtained in a locked area when not being used. End User will properly dispose of confidential data and credit reports obtained by shredding.
11. 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, its consumer information suppliers 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.
12. 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 its providers, third party services 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. Landlord Services, LLC agrees to provide the above named End User with a current Credit Report, Criminal Report or Eviction Report furnished by a third party, on specified subjects, for a fee upon request. End User agrees to pay upon receipt of billing for any processing fee and all reports or information requested by the End User, according to the schedule of charges now or subsequently established by Landlord Services.
3. 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 End User pre-pay. If collection efforts are required, End User shall pay all costs of collection including reasonable attorney’s fees and costs. Statements unpaid after 30 Days may be assessed a late fee of \$15.00. Continued non-payment may result in the accrual of interest to the account at a rate of 12% per year.
4. Landlord Services, LLC, is required by the credit bureaus to perform an inspection of commercial or **home based** offices, by a third party inspection company. End Users that do not have a business checking account agree that an annual office space inspection is required and will pay an annual fee of the current rate, to Landlord Services for the performance of the annual office space inspection. Failure to pass this inspection will be grounds to terminate service. If End User’s physical location changes, End User agrees to notify Landlord Services, LLC within 30 days and to pay for an additional inspection.

5. Landlord Services, LLC agrees to supply the End User with a basic criminal or eviction search provided by private databases provided by a third party. These databases may not represent 100% coverage of all criminal and eviction records in all jurisdictions and/or sources. Landlord Services, LLC cannot vouch for the accuracy of the findings or records of the search as it has no control over the records. End user understands and agrees that Landlord Services, LLC may only provide criminal and eviction search results and records dating back up to 10 years from the date of the inquiry. End User also understands that any records found under the same name that do not also have a matching date of birth and/or middle initial may not be returned to the End User. Landlord Services, LLC is not responsible for any action taken by the End User or consumer based on the information from the criminal or eviction background check. End User should use extreme caution when interpreting the results of a criminal and/or eviction background search for any type of personal verification.

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

End User Business Billing Name _____

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

Signature of End User _____

End User Physical Location (Office Address) _____

End User Billing Address _____
(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 (chosed one)

_____ Local

_____ Regional

_____ National

Sincerely,

Signature

Date _____

Name of Business

Authorization to Disclose Bank & Vendor Relationship

Complete this form if you have a business bank account. If you do not have a business account, please indicate so by checking here _____ and return this form.

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 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 your business. Vendor must be listed in the yellow pages or a business directory (Example-Heating Contractor or Carpet Cleaner)

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 Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681-1681y, requires that this notice be provided to inform users of consumer reports of their legal obligations. State law may impose additional requirements. The text of the FCRA is set forth in full at the Consumer Financial Protection Bureau's Website at www.consumerfinance.gov/learnmore. At the end of this document is a list of United States Code citations for the FCRA. Other information about user duties is also available at the Bureau's Web site. **Users must consult the relevant provisions of the FCRA for details about their obligations under the FCRA.**

The 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. If you are a furnisher of information to a consumer reporting agency (CRA), you have additional obligations and will receive a separate notice from the CRA describing your duties as a furnisher.

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 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 "prescreened" unsolicited offers of credit or insurance. Section 604(c). The particular obligations of users of "prescreened" information are described in Section VII below.

B. Users Must Provide Certifications

Section 604(f) prohibits any person from obtaining a consumer report from a consumer reporting agency (CRA) unless the person has certified to the CRA the permissible purpose(s) for which the report is being obtained and certifies that the report will not be used for any other purpose.

C. Users Must Notify Consumers When Adverse Actions Are Taken

The term "adverse action" is defined very broadly by Section 603. "Adverse actions" include all business, credit, and employment actions affecting consumers that can be considered to have a negative impact as defined by Section 603(k) of the FCRA – such as denying or canceling credit or insurance, or denying employment or promotion. No adverse action occurs in a credit transaction where the creditor makes a counteroffer that is accepted by the consumer.

1. Adverse Actions Based on Information Obtained From a CRA

If a user takes any type of adverse action as defined by the FCRA that is based at least in part on information contained in a consumer report, Section 615(a) requires the user 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 makes a request 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.

2. Adverse Actions Based on Information Obtained From Third Parties Who Are Not Consumer Reporting Agencies

If a person denies (or increases the charge for) credit for personal, family, or household purposes based either wholly or partly upon information from a person other than a CRA, and the information is the type of consumer information covered by the FCRA, Section 615(b)(1) requires that the user clearly and accurately disclose to the consumer his or her right to be told the nature of the information that was relied upon if the consumer makes a written request within 60 days of notification. The user must provide the disclosure within a reasonable period of time following the consumer's written request.

3. Adverse Actions Based on Information Obtained From Affiliates

If a person takes an adverse action involving insurance, employment, or a credit transaction initiated by the consumer, based on information of the type covered by the FCRA, and this information was obtained from an entity affiliated with the user of the information by common ownership or control, Section 615(b)(2) requires the user to notify the consumer of the adverse action. The notice must inform the consumer that he or she may obtain a disclosure of the nature of the information relied upon by making a written request within 60 days of receiving the adverse action notice. If the consumer makes such a request, the user must disclose the nature of the information not later than 30 days after receiving the request. If consumer report information is shared among affiliates and then used for an adverse action, the user must make an adverse action disclosure as set forth in I.C.1 above.

D. Users Have Obligations When Fraud and Active Duty Military Alerts are in Files

When a consumer has placed a fraud alert, including one relating to identity theft, or an active duty military alert with a nationwide consumer reporting agency as defined in Section 603(p) and resellers, Section 605A(h) imposes limitations on users of reports obtained from the consumer reporting agency in certain circumstances, including the establishment of a new credit plan and the issuance of additional credit cards. For initial fraud alerts and active duty alerts, the user must have reasonable policies and procedures in place to form a belief that the user knows the identity of the applicant or contact the consumer at a telephone number specified by the consumer; in the case of extended fraud alerts, the user must contact the consumer in accordance with the contact information provided in the consumer's alert.

E. Users Have Obligations When Notified of an Address Discrepancy

Section 605(h) requires nationwide CRAs, as defined in Section 603(p), to notify users that request reports when the address for a consumer provided by the user in requesting the report is substantially different from the addresses in the consumer's file. When this occurs, users must comply with regulations specifying the procedures to be followed, which will be issued by the Consumer Financial Protection Bureau and the banking and credit union regulators. The Consumer Financial Protection Bureau's regulations will be available at www.consumerfinance.gov/learnmore.

F. Users Have Obligations When Disposing of Records

Section 628 requires that all users of consumer report information have in place procedures to properly dispose of records containing this information. The Consumer Financial Protection Bureau, the Securities and Exchange Commission, and the banking and credit union regulators have issued regulations covering disposal. The Consumer Financial Protection Bureau's regulations may be found at www.consumerfinance.gov/learnmore.

LIABILITY FOR VIOLATIONS OF THE FCRA

Failure to comply with the FCRA can result in state government or federal government enforcement actions, as well as private lawsuits. Sections 616, 617, and 621. In addition, any person who knowingly and willfully obtains a consumer report under false pretenses may face criminal prosecution. Section 619.