

Landlord Services, LLC
818 S. Irwin Ave.
Green Bay, WI 54301
Phone: 920-436-9855
Fax 920-436-9856
Email: Infoserv99@yahoo.com
Website: WiCreditReports.com

Return Decision

Thank you for your interest in our Return Decision product. This service is perfect for those who want to screen their applicants easily and quickly. Return Decision works well for those who prefer not to decipher confusing coded credit report information and opt for a recommendation of which direction to take. You are still in control by setting your criteria and we do the work for you by simplifying the results.

The cost is \$19 each, or \$14 with the Apartment Association member discount. There is a one-time set up fee of \$49. With this option you do not receive the full credit report. You are returned a one-word decision of either pass or fail and you also have the option of receiving the FICO credit score. That decision is based on your own criteria. Once your account is set up, we will supply you with a criteria sheet to choose your credit options. You will provide this to us when requesting the credit report. We then pull the credit report and return to you the FICO score if you have requested it, and a response of pass or fail, depending on the outcome of the credit report, according to the criteria you have chosen.

Step 1) Complete the attached Application, Service Agreement and Credit Card Authorization.

Step 2) Attach copies of all required documents listed on page 2 of the Application.

Step 3) Fax, email or mail all information to Landlord Services. Our contact information is at the top of this page and also on the Application.

Step 4) Your account will be set up within 2 hours or less (during normal business hours). **After your account is activated we will email you a Request Form and Criteria Sheet to use to request reports.**

Step 5) When you need a report, complete the Return Decision Criteria Sheet and Credit Report Request Form that was sent to you and Email, Fax or Mail these to us. Be sure to have the applicant sign the Request Form giving you authorization to request their report. (or, attach a copy of your rental application which shows their authorization) We suggest you keep blank copies of the Criteria Sheet and Request Form on hand for future use.

We will return the FICO score if requested, and the pass or fail decision to you either by fax or email, according to the choice you have checked on the Request Form.

Once again, thank you for your interest. I am sure you will be pleased with our service. If you have any questions, feel free to contact Kathy Haines at 920-436-9855.

LANDLORD SERVICES, LLC
APPLICATION FOR SERVICE RETURN DECISION
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: _____
6. Any LLC's or DBA's_____
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. Billing Address: _____
(If different than personal address) (Include City, State and Zip Code)
10. Phone Number:_____
11. Alternate Phone Number:_____
12. Contact Name if different than Owner name _____
13. Fax Number: _____
14. E-mail address: _____
15. Business Website Address (If Applicable):_____
16. End User is either a (please 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, please attach a separate sheet.

Where did you hear about our service?

17. Please answer the following:

I would like to request credit reports by: _____ Online Access _____ Fax _____ Email

I would like my invoices _____ mailed _____ emailed

Are you a member of a State Trade association? (i.e. WAA, Wis Housing Alliance etc) Yes ___ No ___

If yes, which Association? _____

18. Required Documentation – Attach copies of the following

- Copy of Drivers License (of person listed on Item 1)
- Copy of a property tax record for each rental property identified in Item 16
- Total of 3 completed rental applications from current or previous applicants for your rental property
- Copy of the phone bill for the phone number listed in #10. (Page(s) showing the phone no. and your name)

(If you do not have all of the above documents-contact us and we will try to work out an alternative for you)

Property Management Application:

Property Management Company shall provide all items identified in #18 plus the following item:

- Copy of management contract between the property owner and Property Mgr or Management Co..

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.

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. I authorize Landlord Services to verify all information contained in this application including obtaining a personal credit report if deemed necessary. 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 form have been fully completed and approved by Landlord Services, LLC

End User Signature _____ Date _____

End User Printed Name _____

End User Billing Name _____

LANDLORD SERVICES

RETURN DECISION SERVICE AGREEMENT

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

General Provisions:

1. End user is a _____ (enter type of business i.e landlord, 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. 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 Return Decision 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. 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.
6. 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.
7. Subscriber (End User) agrees to comply with all the provisions of the Fair Credit Reporting Act and all other applicable statutes (Local, State and Federal), and 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. Subscriber acknowledges receipt of the form "Notice to Users of Consumer Reports: Obligations under the FCRA" and subscriber agrees to abide by said obligations.

8. End User agrees to obtain written permission from the prospective applicant prior to obtaining a report on that person **and agrees to maintain copies of all written authorizations for a minimum of 5 years from the date of inquiry.**
9. 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.
10. 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. Landlord Services, LLC agrees to provide the above named End User with a Return Decision Report, furnished by the Credit Bureau, on specified subjects, for a fee. End User agrees that they will not receive a full consumer credit report but only a return decision of a one word term. 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.
3. 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.
4. End User agrees to pay Landlord Services, LLC a \$49.00 processing fee for service prior to account being activated.
Payment is required prior to account approval.
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.

The person signing below has direct knowledge of the facts certified. By signing below, I authorize Landlord Services to access my personal credit report.

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 _____

Credit Card Authorization

After your account is approved, your credit card will be billed a one-time certification fee of \$49. Please complete the information below to process that transaction.

After the certification is complete, you will be contacted with the instructions to request the reports you need.

Credit Card Type (circle one) Master Card Visa

Card Number _____

Expiration Date

Month _____

Year _____

Cardholder's Billing Information

First Name _____

Last Name _____

Address _____
(address your credit card bill is mailed to)

City _____

State _____

Zip _____

Signature Authorizing Payment

_____ Date _____