



# ASSOCIATED CREDIT SYSTEMS, INC

711 EAST MAIN STREET #24  
MEDFORD, OR 97504  
(800) 460-3117 \* (541) 734-7055 \* FAX (800) 460-3935  
[www.associated-credit.com](http://www.associated-credit.com)

## TENANT SCREENING MEMBERSHIP APPLICATION

<b>SECTION I: GENERAL COMPANY INFORMATION</b>									
Company Name:						In Business _____ Years _____ Months			
Type of Ownership: <input type="checkbox"/> Corporation <input type="checkbox"/> Sole Owner <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Non-Profit									
DBA:									
Contact Name:				Title:		Email Address:			
Physical Street Address:						Phone Number:			
City:			State:		Zip:		Fax Number:		
Residential Address: <input type="checkbox"/> Yes <input type="checkbox"/> No			Do you <input type="checkbox"/> own or <input type="checkbox"/> lease this building?						
Affiliated or Parent Company:					Contact Name:				
Address:					Contact Title:				
City:			State:		Zip:				
<b>SECTION II: GENERAL BUSINESS INFORMATION</b>									
Web site address:					Type of Business:				
Is the company licensed or providing service as an attorney or detective/investigative agency? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Is the company engaged in the underwriting of insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Does the company intend to resell or release information from the consumer credit report to a third party? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Will the company, or does the company provide credit repair counseling services for a fee? <input type="checkbox"/> Yes <input type="checkbox"/> No									
<b>Please Include ONE of the Following:</b> <input type="checkbox"/> Business License <input type="checkbox"/> Broker License <input type="checkbox"/> Tax Assessment Records									
Number of Units?				Which Service do you prefer to use: <input type="checkbox"/> Online Service <input type="checkbox"/> Fax / Phone IN					
Please describe the specific purpose for which ACS credit information will be used:									
<b>SECTION III: BILLING INFORMATION</b>									
Contact Name:					Billing Email Address:				
Phone Number:			Fax Number:		<input type="checkbox"/> E-Mail Monthly Invoice <input type="checkbox"/> Fax Monthly Invoice				
Billing Address:					<input type="checkbox"/> Credit Card <input type="checkbox"/> Auto Pay				
City:			State:		Zip:		Credit Card #		Exp
<b>SECTION IV: BANK &amp; TRADE REFERENCES</b>									
Bank Name :					Account #:				
Address:					Phone Number:				
City:			State:		Zip:				
Business Reference 1:					Acct #:		Phone Number:		
Business Reference 2:					Acct #:		Phone Number:		
Business Reference 3:					Acct #:		Phone Number:		

**SECTION V: BUSINESS AGREEMENT**

In order to obtain CONFIDENTIAL credit information, the undersigned (hereinafter referred to as "Subscriber") requests Associated Credit Systems, Inc. (hereinafter referred to as "Company") for the use of its services, under terms and conditions outlined below, and in consideration of the mutual benefits, Subscriber and Company into the following Agreement.

A. THE SUBSCRIBER AGREES:

- 1. Company has 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 Reform Act of 1996, hereinafter called "FCRA." The subscriber certifies their permissible purpose as:

**(INITIAL APPROPRIATE PERMISSIBLE PURPOSE (S))**

- \_\_\_\_\_ 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 screening 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 Company 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 form 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 Company and Subscriber, for scores obtained from Trans Union LLC or as explicitly otherwise authorized in advance and in writing by Trans Union LLC through Company, 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, Company may, upon its election, discontinue servicing the Subscriber and cancel the Agreement immediately.
- 8. To hold in strict confidence all information received from Company, whether written, printed or oral, such information being for exclusive use of User, and not to distribute a copy to any other party, except as required by any law or other lawful order. In case the disclosure of such information leads to any claims or litigation is to hold Company harmless from any liability or damages resulting there from. Company shall not be liable in any manner whatsoever for any loss or injury to User resulting from the obtaining or furnishing of such information and shall not be deemed to have guaranteed the accuracy of such information. (Information supplied by Company is based upon reports obtained from sources considered by Company to be reliable.) No promise, statement, representation or agreement made by an employee or other representative of Company and not expressed in this agreement shall bind it contractually or otherwise to the User. However, this restriction shall not prohibit User from discussing with the subject of the report, who is the subject of an adverse action, the content of the report as it relates to the reasons for the adverse action.

**Payment of Fees**

Subscriber understands that the primary consideration for receipt of services provided by the Company is timely payment of fees charged Subscriber for this service. The Company agrees to provide the credit information to the Subscriber based upon a schedule of costs that shall be distributed by Company from time-to-time. The Company agrees to establish a bi-monthly credit line for Subscriber based upon prospective usage and Company's determination as to Subscribers ability and willingness to promptly repay the Company. Subscriber understands that fees for subscription services are due and payable upon receipt of a bi-monthly statement. Company reserves the right to charge a late fee of 1 ½% per month on any outstanding balance that is past due over 15 days from the date of said invoice. Subscriber acknowledges that if formal collection activities are required by the Company to collect unpaid balances from Subscriber, Subscriber will pay reasonable attorney's fees, and costs associated with the collection of the account.

**Quality of Information**

The Company agrees to exercise the utmost diligence to provide the most accurate credit information available and said credit reports shall conform to FNMA, FHLMC, FHA, VA and other applicable Federal & State Laws. The Company, however is not an insurer of the accuracy of the information, and as such will not held liable in the event that the Company inadvertently furnishes inaccurate information. If it is determined that the information provided by the Company was inaccurate, the Subscriber Sole and exclusively remedy is to have the Company correct the information by providing a new credit report at the Company's expense.

**Continuing Unconditional Guaranty**

The Guarantor hereby guarantees to Associated Credit Systems, Inc that the Subscriber will pay when due all amounts from time to time payable to Associated Credit Systems, Inc in accordance with the terms of this Business Agreement. Guarantor agrees that if the Subscriber Company for any reason whatsoever shall fail to pay or perform when due any of the Guaranteed Obligations, the Guarantor will pay forthwith. The Guarantor agrees that its obligations hereunder are absolute and unconditional, and shall be binding upon the Guarantor and are irrevocable. The Guarantor agrees that it shall not be necessary, as a condition to enforce this guaranty, that suit be first instituted against the Subscriber Company or that any rights or remedies against the Subscriber Company first be exhausted. It is understood and agreed that the liability of the Guarantor hereunder shall be primary, direct and in all respects unconditional. The Guarantor agrees that any one or more of the following shall not affect the liability of the Guarantor hereunder: 1)New Agreements or obligations of Subscriber company, amendments, extensions, modifications, renewals, or waivers of default; 2) Adjustments, compromises or releases of any obligations to Associated Credit Systems, Inc or any alterations of in any respect. This guaranty will be governed by and construed in accordance with the laws of the State of Oregon. Guarantor hereby expressly and irrevocably agrees that Associated Credit Systems, Inc may bring any action or claim to enforce the provisions of the guaranty in the Superior Court of State of Oregon for the County of Jackson. Guarantor hereby waives the right to trial by jury of any matters arising out of the guaranteed obligations or the conduct of the relationship between Associated Credit Systems, Inc, the Subscribing Company and/or the Guarantor. Guarantor shall pay Associated Credit Systems, Inc on demand all costs and expenses incurred by Associated Credit Systems, Inc in connection with the enforcement of this Guaranty including, without limitation, attorneys' fees and costs.

**Certification and Agreement**

The signator certifies that he/she is either an equitable owner in Subscriber's company, or has been designated an officer by a resolution of the Subscriber Company's Board of Directors, and has specific authority to execute this agreement. Signator hereby authorizes Associated Credit Systems, Inc to obtain necessary credit and financial information to make a determination as to creation of a credit line with the company. The company and Subscriber both acknowledge that this Business Agreement constitutes the only agreement between the parties, and no other agreement whether written or verbal shall be binding. Subscriber also understands that any representative of the Company has no authority, either express or apparent, to bind the Company.

This Agreement shall be of no force or effect until executed by a duly authorized representative of Associated Credit Systems, Inc., at: 711 E Main St., #24—Medford, OR 97504.

I, the undersigned \_\_\_\_\_ ("Subscriber"), acknowledge that it subscribes to various information services from Associated Credit Systems, Inc. Subscriber certifies that it will comply with applicable provisions under Vermont law. Subscriber certifies that it will order information services relating to Vermont residents, credit reports defined by the VFCA, only after subscriber has received prior consumer consent in accordance with CFCRA sec 2480a and applicable Vermont Rules.

**IN WITNESS WHEREOF, Subscriber and Associated Credit Systems, Inc has each caused this Membership Application and Service Agreement to be executed by its duly authorized representatives as of the date first above.**

<b>Subscriber Company</b>	<b>Print Name &amp; Title</b>
<b>Company Address</b>	<b>Guarantor Signature:</b>
<b>City, State, Zip Code</b>	<b>Home Address</b>
<b>Company Phone</b>	<b>City, State, Zip Code</b>
<b>Date</b>	<b>Home Phone</b>
	<b>Social Security &amp; DOB</b>

Associated Credit Systems, Inc(INTERNAL USE ONLY)  
711 E Main St #24-- Medford, OR 97504

**Nate Hyde** \_\_\_\_\_

Print Name

**President**

Signature \_\_\_\_\_ Title

\_\_\_\_\_ Date