

# Accurate

## Credit Bureau

Phone 512 285 6078 Fax 512 285 6336

[www.accuratecredit.com](http://www.accuratecredit.com)

## Welcome to Accurate Credit Bureau

**Accurate Credit Bureau** provides Landlords, Property Managers, and Real Estate Agents with comprehensive credit reporting and tenant screening nationwide; and Employers and Businesses with employee screening, and background checks.

Accurate Credit Bureau offers fast and reliable service. Credit reports returned by email or fax within 30 minutes or less. \*Trans Union, reformatted credit checks with a background check are only \$24.95. (\*Online \$16.00!) This month we are offering an introductory package; Landlord Preferred – Credit Check plus a Background Check with an Eviction Report for only \$29.95. We also have a new Landlord Comprehensive package which includes a Credit Check plus a Comprehensive Background Bureau Report, Eviction Report and Criminal Records Report for \$39.95. Comprehensive Background Reports on their own are \$22.50 which includes Online Criminal Records Database Check, Last 15 years of Public Records including Property, Landlord Information, and checks for any Bankruptcies. DMV records start at \$26.95 and Criminal Record Reports start at \$25.00. Ask about our tailored packages for landlords and employers (usually around \$50.00 per applicant). Accurate Credit Bureau offers Comprehensive Tenant Screening, Employment Screening, Credit Reporting, and Customer Service Monday through Friday from 8AM to 6PM Central and Saturday from 10 AM to 4 PM Central.

**\*\*You don't have to use our consent forms, rental applications, or applicant disclosure forms as long as your forms include (address of rental property, consumer's name, current address, social security number, date of birth, and their signature giving authorization to run a credit check). A copy of your prospective tenant's Drivers License is mandatory.**

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.accuratecredit.com](http://www.accuratecredit.com) [www.coastalcredit.com](http://www.coastalcredit.com)

## Important Decisions Demand Accurate Information

\*Qualified Members only

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### LANDLORD 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 require us to qualify every person requesting consumer credit information. In order to receive credit checks 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 copy of proof of ownership or purpose. (i.e. insurance papers, tax assessment, deed, mortgage, appraisal)
- A copy of your home phone bill (if phone number is unlisted) or Cell-phone Bill
- A signed copy of the enclosed Access Security Agreement
- A signed copy of the enclosed End User Service Agreement
- A signed copy of the enclosed Landlord Addendum
- You write a signed letter of intent (i.e. I intend to use these credit reports for.. and will not re-sell any information)
- Californians** - A signed copy of the enclosed California Civil Code - end user Certification of Compliance

\*Upon receipt of these items, Accurate Credit Bureau will contact you for an ID authentication.

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 is no set up fee or membership required.

\*\*You don't have to use our consent forms, rental applications, or applicant disclosure forms As long as your forms include (address of rental property, consumer's name, current address, social security number, date of birth, and their signature giving authorization to run a credit check). **A copy of your prospective tenant's drivers license is mandatory.**

If you have any questions, please contact us at your earliest convenience. We are open 7 AM to 7 PM Central Monday-Friday and 10 AM to 4 PM Central Saturday.

Looking forward to working with you.

Accurate Credit Bureau

Email: [info@accuratecredit.com](mailto:info@accuratecredit.com)

Fax: **512 285 6336**

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### LANDLORD 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

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 executed application from each applicant stating consent to view their consumer credit report and will keep the executed application 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 \_\_\_\_ / \_\_\_\_ / \_\_\_\_

#### Landlords

Address of Rental Property \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County(Not Country) \_\_\_\_\_

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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 of 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.

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- 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.
- 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.

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- 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.
- 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

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- 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;
  - 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
<b>Computer Virus</b>	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.
<b>Confidential</b>	Very sensitive information. Disclosure could adversely impact your company.
<b>Encryption</b>	Encryption is the process of obscuring information to make it unreadable without special knowledge.
<b>Firewall</b>	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.
<b>Information Lifecycle</b>	(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.
<b>IP Address</b>	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.
<b>Peer-to-Peer</b>	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.
<b>Router</b>	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.
<b>Spyware</b>	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.
<b>SSID</b>	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.
<b>Subscriber Code</b>	Your seven digit credit reporting agency account number.
<b>WEP Encryption</b>	(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.
<b>WPA</b>	(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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### End User Service Agreement

When handling confidential and personal information, it is imperative that you (the End User) understand your responsibilities and acknowledge and adhere to the Required Terms for Agreement between Reseller and End User for Consumer Reports.

- End User is a \_\_\_\_\_ [Insert type of business] and has a permissible purpose for obtaining consumer reports in accordance with the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.) including, without limitation, all amendments thereto ("FCRA"). The End User certifies its 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 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.

- End User certifies that End User shall use the consumer reports:
  - (a) solely for the Subscriber's certified use(s); and
  - (b) solely for 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.

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- End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.
- 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.
- End User shall use each Consumer Report only for a one-time use and shall hold the report in strict confidence, and not disclose it to any third parties; provided, however, 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 TransUnion, or as explicitly otherwise authorized in advance and in writing by TransUnion 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.
- With just cause, such as violation of the terms of the End User's contract or a legal requirement, 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.
- 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 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;
  - (iii) when accompanied by the corresponding reason codes, to the consumer who is the subject of the Score; or
  - (iv) as required by law.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

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### LANDLORD ADDENDUM

Thank you for choosing Accurate Credit Bureau. In order to receive credit reports for landlord purposes, you must first agree to the following addendum and will ensure that prior to procurement or causing the procurement of a consumer credit report for landlord purposes that:

- (1) a clear and conspicuous disclosure has been made in writing to the consumer at any time before the report is procured or caused to be procured, in a document that consists solely of the disclosure, that a consumer report be obtained for landlord purposes; and
- (2) the consumer has authorized in writing the procurement of the report and **provided a valid picture ID which must be sent to Accurate Credit Bureau.**

In addition, the information from the consumer report will not be used in violation of any applicable federal or state equal opportunity law or regulation.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

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### CALIFORNIA END USER AGREEMENT

#### California Civil Code- End User Certification of Compliance section 1785.14(a)

Section 1785.14(a), as amended, states that a consumer credit agency does not have reasonable grounds for believing that a consumer credit report will only be used for a permissible purpose unless all of the following requirements are met.

Section 1785.14(a)(1) states: "If a prospective user is a retail seller, as defined in Section 1802.3, and intends to issue credit to a consumer who appears in person on the basis of an application for credit submitted in person, the consumer credit reporting agency shall, with a reasonable degree of certainty, match at least three categories of identifying information within the file maintained by the consumer credit reporting agency on the consumer with the information provided to the consumer credit reporting agency by the retail seller. The categories of identifying information may include but are not limited to, first and last name, month and date of birth, driver's license number, place of employment, current residence address, previous residence address, or social security number. The categories of information shall not include mother's maiden name."

Section 1785.14(a)(2) states: "If a prospective user is a retail seller, as defined in Section 1802.3, and intends to issue credit to a consumer who appears in person on the basis of an application for credit submitted in person, the retail seller must certify in writing, to the consumer credit reporting agency that it instructs its employees and agents to inspect a photo identification to the consumer at the time the application was submitted in person. This paragraph does not apply to an application for credit submitted by mail."

Section 1785.14(a)(3) states: "If the prospective user intends to extend credit by mail pursuant to a solicitation by mail, the extension of credit shall be mailed to the same address as on the solicitation unless the prospective user verifies any address change by, among other methods, contacting the person to whom the extension of the credit will be mailed."

In compliance with Section 1785.14(a) of the California Civil Code \_\_\_\_\_ ("End User") hereby certifies to Consumer Reporting Agency as follows:

(Please Circle) End User (IS) (IS NOT) a retail seller, as defined in Section 1801.3 of the California Civil Code ("Retail Seller") and issues credit to consumers who appear in person on the basis of applications for credit submitted in person ("Point of Sale"). End User also certifies that if the End User is a Retail Seller who conducts Point of Sale transactions, End User will, beginning on or before July 1, 1998, instruct its employees and agents to inspect a **photo identification of the consumer** at the time an application is submitted in person. End User also certifies that it will only use the appropriate End User code number designated by Consumer Reporting Agency for accessing consumer reports for California Point of Sale transactions conducted by Retail Seller. If End User is not a Retail Seller who issues credit in Point of Sale transactions, End User shall provide written notice of such to Consumer Reporting Agency prior to using credit reports with Point of Sale transactions as a Retail Seller, and shall comply with the requirements of a Retail Seller conducting Point of Sale transactions, as provided in this certification.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

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