



California Apartment Association

## Resident Screening Services

### How to Order Your Reports

#### Getting Started

- 1** To sign up for our Resident Screening Service through the Credit Bureau Associates (CBA) contact CBA directly to obtain a new member sign up packet. You must complete, sign and return the packet before you can use any CAA Resident Screening Services. An on-site inspection fee will be charged by CAA's resident screening provider at the time the application and service agreement are submitted.
- 2** Determine the type of report package you would like to run by reviewing the enclosed product list.
- 3** Call, fax or go online to place your resident screening order with our provider, Credit Bureau Associates.

ONLINE

To obtain screening via online, you must first establish an online account. Simply call Credit Bureau Associates at 800.564.6440, option 1. The Credit Bureau Associates representative will ask you for your CAA Membership ID number. They will provide you with your login, password and instructions on how to run your resident screening on their Website at [www.cbacredit.com](http://www.cbacredit.com). Online screening is easy to use, less expensive, and access is 24/7!

PHONE

To obtain screening via phone, call 800.564.6440. The Credit Bureau Associates representative will ask you for your CAA Membership ID number, as well as information on the applicant. Depending on the type of search, you may receive your screening information right over the phone. A hard copy of the report can be faxed or mailed to you upon request.

FAX

To obtain screening via fax, utilize the CAA Member Fax Request Form available from Credit Bureau Associates. Credit Bureau Associates will process the information and fax the report back to you.

- 4** CAA bills you monthly for all your screening charges.

#### CAA MEMBERS

*Receive a Discount  
on Resident Screening  
Services!*

#### Credit Bureau Associates Hours

Online

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

24 hours a day/7 days a week

Phone & Fax

Monday - Friday: 8:00 am to 5:00 pm

Phone: 800.564.6440

Fax : 800.479.4946





## Items needed to complete the Application Process

### **For Business / Real Estate Company /Corporation / LLC / or Limited Partnerships**

1. Please **return** the following documents: Membership Application (3 pages), Letter of Intent on your company letterhead if available (1 page), Agreement for Service (8 pages), Addendum to Agreement for Service-Employment Reports (1 page *only if using the service to run reports on potential employees*), Onsite Inspection Agreement (1 page). *Above must be signed by business Owner or officer of Corporation, LLC, or LP.*
2. **There is a \$60.00 inspection fee per Bureau for all CBA clients. Fee required prior to setting up the inspection.** You may contact our office to do a check or credit card payment by phone. If mailing payment please be advised that the account will not be set up until payment is received and the inspection has been completed.
3. If Corporation or LLC provide a copy of corporation or LLC filing with Secretary of State.
4. Copy of Business license, DBA, or Limited Partnership filing, if not a corporation or LLC.
5. Copy of Broker's License if providing property management services. *Property Managers that are not brokers must provide copy of the management agreement(s) with the property owner(s).*
6. Copy of driver's license, from principal of the business or officer of Corp., LLC, or LP.
7. Copy of phone bill. (At the business address, where you will be storing your records)
8. **If you are not the owner** of the property where you do business, please provide a copy of your lease/rental agreement for your place of business.

**\*\*Please note that CBA is required to run a consumer credit file on the principle of the business unless the business is a corporation or LLC\*\***

### **For Sole Proprietor / Property Owner / Manager / or Single Landlord:**

1. Please **return** the following documents: Membership Application (3 pages), Letter of Intent (1 page), Agreement for Service (8 pages), Addendum to Agreement for Service- Employment Reports (1 page *only if using the service to run reports on potential employees*), Onsite Inspection Agreement (1 page). *Above must be signed by property owner, or property manager (if property manager is not a broker, provide copy of the management agreement(s) with the owner(s).)*
2. **There is a \$60.00 inspection fee for all CBA clients. (Property owners may only pull one Bureau per applicant.) Fee required prior to setting up the inspection.** You may contact our office to do a check or credit card payment by phone. If mailing payment please be advised that the account will not be set up until payment is received and the inspection has been completed.
3. Copy of driver's license of Property Owner or Manager.
4. Copy of phone bill. (At the address where you will be storing your records)
5. If *rental property* is a recent purchase (7 months or less), include a copy of deed or proof of ownership.
6. If *rental property* is in a **trust**, provide a copy of the trust papers.
7. If you are **not the owner** of your *physical address*, please provide a copy of your lease or rental agreement.

**\*\*Please note that CBA is required to run a consumer credit file on the principle of the business unless the business is a corporation or LLC\*\***

**Electronic signatures are not accepted. Please fill out the documents, print and sign them, then fax them to 800-479-4946, or scan and email them to [kristen@cbacredit.com](mailto:kristen@cbacredit.com), or mail them to:  
CBA at PO Box 150 Fairfield, CA 94533.**

**Your onsite inspection will be scheduled after receipt of requested documents and payment for inspection.**



**Membership Application**

Date of Application: \_\_\_\_\_

All Information must be completed in its entirety.

**General Information**

Company Name: \_\_\_\_\_ Years in Business: \_\_\_\_\_

Type of Ownership (select one): Partnership \_\_\_ Sole Owner \_\_\_ Nonprofit \_\_\_ Corporation \_\_\_ LLC \_\_\_

Do you have any other company name(s) or dba? Yes \_\_\_ No \_\_\_ If yes list: \_\_\_\_\_

Physical Street Address (no P.O. Box numbers) : \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How Long: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Previous Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How Long: \_\_\_\_\_

Do you own or lease the building in which you are located? (please select one): Own \_\_\_ Lease \_\_\_

**Owner/Principal**

Owner/Principal Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Title or Position: \_\_\_\_\_ Phone: \_\_\_\_\_ Year of Birth: \_\_\_\_\_

Residential Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Affiliated or Parent Company Information**

Affiliated or Parent Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_



**Bank Reference**

Bank Name: \_\_\_\_\_

Account Number: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Credit Reference**

Creditor Name: \_\_\_\_\_

Account Number: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

The following applies to consumer report products:  
I have read and understand my Notice to Users of Consumer Reports and understand the security requirements and will take all reasonable measures to enforce them with my facility. I certify that I will use the consumer reporting product information for no other purpose than what is stated in my letter of intent attached to this application. I will not resell the report to any third party. I understand that if my system is used improperly by company personnel, or if my access information is made available to any unauthorized personnel due to carelessness on the part of any employee of my company, I may be held responsible for financial losses, fees, or monetary charges that may be incurred and that my access privilege may be terminated.

Applicant authorizes Credit Bureau Associates to run a background check, including accessing a credit report on applicant. (no credit report will be accessed on corporations or LLCs)

\_\_\_\_\_

Company Name

\_\_\_\_\_

Type or Print Name of Owner or Officer                      Title

\_\_\_\_\_

Authorized Signature    Date



Are you a member of a Rental Housing Association?: Yes \_\_\_ No \_\_\_

If yes, what is your Association Member number?: \_\_\_\_\_

I prefer to receive my credit report by: (choose one below)

Phone & copy mailed to me: \_\_\_ Fax: \_\_\_ Online: \_\_\_

Billing name and address: \_\_\_\_\_

Name

Address

City

State

Zip

Main Contact: \_\_\_\_\_ Phone \_\_\_\_\_

Name

Fax \_\_\_\_\_

Alternate Contact : \_\_\_\_\_ Phone \_\_\_\_\_

Name

Fax \_\_\_\_\_

Email Address: \_\_\_\_\_

Do you have a website? Yes \_\_\_ No \_\_\_ If yes please list \_\_\_\_\_

Authorized Users:

Name Phone Fax Email Address

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

Please attach a list if more space is required

Addresses of rental properties:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

Please attach a list if more space is required

Please advise if multiple locations will be accessing reports. An end-user member number will need to be issued for each location that orders reports.

# Letter of Intent

Date: \_\_\_\_\_

From: \_\_\_\_\_

To: Credit Bureau Associates

To Whom It May Concern:

This correspondence is to inform you that in the normal course of business the use of consumer reports, including the credit report, is necessary to make informed decisions about who to extend credit to or rent to. The following demonstrates what we do and the anticipated monthly usage of your credit reporting services:

1. The nature of my business is:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. My intended use of consumer reports is:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. My anticipated monthly volume is: \_\_\_\_\_

4. My access to consumer reports will be on consumers that are primarily (select one):

Local \_\_\_\_\_ Regional \_\_\_\_\_ National \_\_\_\_\_

Sincerely,

\_\_\_\_\_  
Signed By

\_\_\_\_\_  
Print Name & Title



## AGREEMENT FOR SERVICE

In order to co-operate with other business and professional people in the confidential dissemination of credit information, the undersigned (hereinafter referred to as the End User) petitions Credit Bureau Associates (hereinafter referred to as CBA) for use of its services upon the basis outlined below, and if accepted by CBA as a subscriber, agrees that the following shall constitute an Agreement for Service between End User and CBA. End User is in the business of \_\_\_\_\_.

### THE END USER AGREES:

To pay within thirty (30) days of receipt of the invoice for Credit Reporting Services. (invoices are sent the end of each month) If End User is delinquent 60 days or more in the payment of an invoice the right is reserved to terminate access to consumer reports. The End User will comply with all provisions of Public Law 91-508 (Fair Credit Reporting Act) and all other applicable statutes, both state and federal.

That the information will be requested only for End User's use, and the End User certifies that inquiries will be made only when the End User intends to use the information for a permissible purpose, namely:

1. In connection with a tenant screening application involving the consumer with signed authorization
2. In connection with a credit transaction involving the consumer on whom the information is to be furnished and involving extension of credit to, or review or collection of an account of the consumer
3. For employment purposes and consumer has signed written authorization
4. In connection with the underwriting of insurance involving the consumer
5. In accordance with the written instructions of the consumer.

End User certifies that it's permissible purpose for obtaining a consumer report is:

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End User certifies that End User shall use the consumer reports: (a) solely for the End User'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 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 unless the consumer paid a fee, 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 CBA and End User for scores obtained from Equifax, Experian or TransUnion , or as explicitly otherwise authorized in advance and in writing by Equifax, Experian or TransUnion through CBA, 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.

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 the furtherance of the End User's original purpose for obtaining the Scores. End User shall not use the Scores for model development or model calibrations 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 third party only to the use permitted to End User and contains the prohibitions set forth herein regarding model development, model calibration, reverse engineering and confidentiality; (iii) when accompanied by the corresponding reason codes, the consumer who is the subject of the Score; (iv) to government regulatory agencies; or (v) as required by law.

Under section 618 of the FCRA an action to enforce any liability created under this title may be brought in any appropriate United States district court, without regard to the amount in controversy, or in any other court of competent jurisdiction, not later than the earlier of (1) 2 years after the date of discovery by the plaintiff of the violation that is the basis for such liability; or (2) 5 years after the date on which the violation that is the basis for such liability occurs. Therefore documentation supporting the transaction must be kept for a minimum of 5 years.

Reports on employees will be requested only by the End User's designated representatives. Employees will be forbidden to attempt to obtain credit reports on themselves, associates, or any other person except in the exercise of their official duties.

(Public Law 91-508 provides that any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined not more than \$5,000.00 or imprisoned not more than one year, or both)

Adverse Action by End User:

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 electron means. It must include the following:

1. The name, address and toll free telephone number of CBA.
2. A statement that CBA did not make the adverse decision and is not able to explain why the decision was made.
3. A statement setting forth the consumer's right to obtain a free disclosure of the consumer's file from Equifax, Experian or TransUnion including their address and phone number if the consumer makes a request within 60 days.



4. A statement setting forth the consumer's right to dispute directly with CBA the accuracy or completeness of any information provided by CBA.

End User agrees to hold in strict confidence all information received from the CBA, whether, automated, written, printed, or oral; except users are not prohibited from disclosing the contents of a report to the consumer on whom the report is drawn when adverse action may be taken. In case the disclosure of such information leads to any claim or litigation, to hold the CBA, Equifax, Experian and Trans Union harmless from any liability or damages there from. CBA, Equifax, Experian and Trans Union shall not be liable in any manner whatsoever for any loss or injury to End User resulting from the obtaining or furnishing of such information and such information being based, however, upon reports obtained from sources considered by CBA, Equifax, Experian and Trans Union to be reliable.

It is End User's responsibility to maintain the security of all data furnished to them by CBA. In addition, all users will have individual logins and unique passwords that shall not be shared with anyone and no one from CBA or Equifax, Experian or Trans Union will request that you provide them with your password. The data you receive from CBA should be protected at all times until its secure destruction, and if files are stored on your computer it should be encrypted and password protected.

We are required by California law to notify users of the following:

Section 9(1785.20) Obligations of Users of Credit Reports:

- a) If there is a denial of credit the User must:
  1. Provide written notice of the adverse action.
  2. Provide the name, address, and phone number of the credit reporting data base accessed (Equifax, Experian or Trans Union)
  3. Provide a statement that the decision was based in whole or part on a credit report.
  4. Provide the consumer with their rights:
    - A) Right to obtain a free credit report from Equifax, Experian or TransUnion within 60 days.
    - B) Right to dispute inaccurate information with Equifax, Experian or TransUnion and the contact information for them.
    - C) Right to Request written reason for denial from the user.
  5. User must comply with law giving reasons for denial.

Section 9 (1785.20.5) Obligation of users of credit reports for Employment Purposes

- a) Prior to requesting a report for employment purposes:
  1. Provide written notice to person involved.
  2. Inform that a report will be used and the source of the information.
  3. Provide the prospective applicant a copy of the credit report:
- b) If employment is denied wholly or partly on credit report:
  1. Advise the consumer of name and address of the credit reporting agency.

Section 11 (1785.25) Obligations of Furnisher of Information

- a) No person shall report information if they know or should know at that point, that the information is not complete and accurate.



- b) Any person who (1) in the ordinary course of business regularly and routinely; reports their experiences with a consumer to a CRA and (2) determines that information on a specific transaction is not complete or accurate shall promptly notify the CRA of such and correct it.
- c) Also, if there is a dispute continuing with that consumer, if reported to a CRA must include that it is disputed.
- d) An open-end account closed at the request of the consumer, if reporting to a CRA must include that it was closed by consumer.
- e) A person furnishing information regarding an account placed for collection (internal or with a third party), charged off, or a similar action, shall notify the CRA, at that time, the date of commencement of the delinquency immediately proceeding that action, but not later than 180 days after the delinquency.
- f) On receiving notice of a 1785.16 dispute, the provider shall investigate, and report to the CRA within 30 business days and review relevant data provided to them. CRA's have the same 30 day period to perform their obligation.
- g) Provides that furnisher is liable for violations unless they have reasonable procedures in place to comply.

#### Section 11 (1785.26) Credit Pre-Reporting requirements

- a) Creditor means agent or assignee engaged in collecting creditor's accounts.
- b) Creditor must notify consumer they report accounts directly to the credit reporting agency. Consumer must be notified in writing within 30 days of transmitting at last known good address.
- c) If credit grantor/landlord reports tenant activity to a rental database/credit reporting agency then credit grantor has informed the consumer/tenant that they report tenant's payment history and tenant information to the CRA.

We are required by Vermont law to notify users of the following:

#### Title 9(2480b) Disclosures to Consumers

- a) A credit reporting agency shall, upon request and proper identification of consumer, clearly and accurately disclose to the consumer all information available to users at the time of the request pertaining to the consumer, including:
  - 1. Any credit score or predictor relating to the consumer, in a form and manner that complies with such comments or guidelines as may be issued by the Federal Trade Commission;
  - 2. The names of users requesting information pertaining to the consumer during the prior 12-month period and the date of each request; and
  - 3. A clear and concise explanation of the information.
- b) As frequently as new telephone directories are published, the credit reporting agency shall cause to be listed its name and number in each telephone directory published to serve communities of this state. In accordance with rules adopted by the attorney general, the credit reporting agency shall make provision for consumers to request by telephone the information required to be disclosed pursuant to subsection a) of this section at no cost to the consumer
- c) Any time a credit reporting agency is required to make a written disclosure to consumers pursuant to 15 U.S.C. 1681g, it shall disclose, in at least 12 point type, and in bold type as indicated, the following notice:



#### Title 9(2480d) Procedure in Case of Disputed Accuracy

- a) If the completeness or accuracy of any item of information contained in the consumer's file is disputed by the consumer and the consumer notified the credit reporting agency directly of such dispute, the agency shall reinvestigate free of charge and record the current status of the disputed information on or before 30 business days after the date the agency receives notice from the consumer.
- b) On or before five business days after the date a credit reporting agency receives notice of a dispute from a consumer in accordance with subsection a) of this section, the agency shall provide notice of the dispute to all persons who provided any item of information in dispute.
- c) Notwithstanding subsection a) of this section, a credit reporting agency may terminate a reinvestigation of information disputed by a consumer under such subsection if the agency reasonably determines that such dispute by the consumer is frivolous or irrelevant. Upon making such a determination, a credit reporting agency shall promptly notify the consumer of such determination and the reasons therefore, by mail, or if authorized by the consumer for that purpose, by telephone. The presence of contradictory information in the consumer's file does not in and of itself constitute reasonable grounds for determining the dispute is frivolous or irrelevant.
- d) In conducting a reinvestigation under subsection a) of this section, the credit reporting agency shall review and consider all relevant information by the consumer with respect to such disputed information.
- e) If, after reinvestigation under subsection a) of this section of any information disputed by a consumer, the information is found to be inaccurate or cannot be verified, the credit reporting agency shall promptly delete such information from the consumer's file. For purposes of this section, "information" shall not include other information in the same item that is not disputed by the consumer.
- f) If any information is deleted after a reinvestigation under subsection a) of this section, the information may not be reinserted in the consumer's file after deletion unless the person who furnishes the information reinvestigates and states in writing or by electronic record to the agency that the information is complete and accurate. Such furnisher shall not provide such statement unless the furnisher reasonably believes that the information is complete and accurate. Upon such reinvestigation and statement by the furnisher, the credit reporting agency shall promptly notify the consumer of any reinsertion.
- g) A credit reporting agency shall provide written notice of the results of any reinvestigation under this subsection within five business days of the completion of the reinvestigation, by mail or, if authorized by the consumer for that purpose, by telephone.

#### Title 9(2480e) Vermont Consumer Consent

- a) A person shall not obtain the credit report of a consumer unless:
  1. The report is obtained in response to the order of a court having jurisdiction to issue an order; or
  2. The person has secured the consent of the consumer, and the report is used for the purpose consented to by the consumer.
- b) Credit reporting agencies shall adopt reasonable procedures to assure maximum possible compliance with subsection a) of this section
- c) Nothing in this section shall be construed to affect



1. The ability of a person who has secured the consent of the consumer pursuant to subdivision a) 2. Of this section to include in his or her request to the consumer permission to also obtain credit reports, in connection with the same transaction or extension of credit, for the purpose of reviewing the account, increasing the credit line on the account, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account; and
2. The use of information for the purpose of prescreening, as defined and permitted from time to time by the Federal Trade Commission.

#### Title 9(2480f) Violations

- a) A violation of this subchapter or rules adopted under this subchapter is deemed to be a violation of section 2453 of this title. This section shall not be construed to limit a credit reporting agency's liability under any other law.
- b) A consumer aggrieved by a violation of this subchapter or rules adopted under this subchapter may bring an action in superior court for the consumer's damages, injunctive relief, punitive damages in the case of a willful violation, and reasonable costs and attorneys fees. In the case of a violation by a credit reporting agency, or in the case of a willful violation by any person, the court, in addition, may issue an award for the consumer's actual damages or \$100.00, whichever is greater.
- c) The attorney general has the same authority to make rules, conduct civil investigations, and bring civil actions with respect to any alleged violations of this subchapter as is provided under subchapter 1 of this chapter

The following section pertains to information obtained from the Death Master File (DMF):

End User certifies that it meets the qualifications of a Certified Person under 15 CFR Part 1110.2 and that its access to the DMF is appropriate because:

- a. Certified Person: End User has a legitimate fraud prevention interest, or has a legitimate business purpose pursuant to a law, governmental rule, regulation or fiduciary duty, and shall specify the basis for so certifying; and
- b. Security: End User has systems, facilities, and procedures in place to safeguard the accessed information; experience in maintaining the confidentiality, security, and appropriate use of the accessed information, pursuant to requirements similar to the requirements of section 6103(p)(4) of the Internal Revenue Code of 1986; and agrees to satisfy the requirements of such section 6103(p)(4) as if such section applied to End User; and
- c. End User shall not disclose information derived from the DMF to the consumer or any third party, unless clearly required by law.
- d. Penalties: End User acknowledges that failure to comply with the provisions above may subject CBA to penalties under 15 CFR 1110.200 of \$1000 for each disclosure or use, up to a maximum of \$250,000 in penalties per calendar year.
- e. Indemnification and Hold Harmless: End User shall indemnify and hold harmless CBA, Equifax, Experian, Trans Union and the U.S. Government/NTIS from all claims, demands, damages, expenses, and losses, whether sounding in tort, contract or otherwise, arising from or in connection with End User's, or End User's employees, contractors or subcontractors, use of the DMF. This provision shall survive termination of the Agreement and will include any and all claims or liabilities arising from intellectual property rights.



- f. Liability:
- a. Neither Equifax, Experian, Trans Union nor the U.S. Government/NTIS (a) make any warranty, express or implied, with respect to the information provided under this section of the policy, including, but not limited to, implied warranties of merchantability and fitness for any particular use; (b) assume any liability for any direct, indirect or consequential damages flowing from any use of any part of the DMF, including infringement of third party intellectual property rights; and (c) assume any liability for any errors or omissions in the DMF. The DMF does have inaccuracies and NTIS and the Social Security Administration (SSA), which provides the DMF to NTIS, does not guarantee the accuracy of the DMF. SSA does not have a death record for all deceased persons. Therefore, the absence of a particular person on the DMF is not proof that the individual is alive. Further, in rare instances, it is possible for the records of a person who is not deceased to be included erroneously in the DMF.
  - b. If an individual claims that SSA has incorrectly listed someone as deceased (or has incorrect dates/data on the DMF), the individual should be told to contact their local Social Security Office (with proof) to have the error corrected. The local Social Security office will:
    - i. Make the correction to the main NUMIDENT file at SSA and give the individual a verification document of SSA's current records to use to show any company, recipient/purchaser of the DMF that has the error; OR,
    - ii. Find that SSA already has the correct information on the main Numident file and DMF (probably corrected sometime prior), and give the individual a verification document of SSA's records to use to show to any company subscriber/purchaser of the DMF that had the error.

The following section pertains to the use of Reference Services and CRD Reference Services:

End User certifies that End User shall use the Reference Services solely for End User's exclusive one-time use and shall hold such Reference Services in strict confidence. End User shall not request, obtain or distribute Reference Services 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 Reference Services. The Reference Services 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 Reference Services in accordance with this Agreement. End User shall ensure that such designated and authorized employees shall not attempt to obtain any Reference Services on themselves, associates, or any other person except in the exercise of their official duties.

End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.

With just cause, such as violation of the terms of the End User's Agreement for Service or a legal requirement, or a material change in existing legal requirements that adversely affects the End User's Agreement, CBA may, upon its election, discontinue serving the End User and cancel the Agreement immediately.



End User certifies it is obtaining CRD Reference Services for the following purpose as being encompassed by Section (6802)(e) of the Gramm-Leach-Bliley Act, Title V, Subtitle A, Financial Privacy (15 U.S.C. 6801-6809) ("GLBA") and the United States Federal Trade Commission rules promulgated thereunder and no other purpose. End User certifies its purpose(s) as:

- a. Necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, or in connection with servicing or processing a financial product or service requested or authorized by the consumer
- b. Necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, or in connection with maintaining or servicing the consumer's account with Subscriber and Subscriber is a financial institution
- c. With the consent or at the direction of the consumer
- d. To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability
- e. For use solely in conjunction with a legal or beneficial interest held by Subscriber and relating to the consumer
- f. For use solely in Subscriber's fiduciary or representative capacity on behalf of the consumer.

CBA agrees:

To maintain files on individuals, firms, or corporations, recording information furnished by its clients/subscribers or obtained from other sources.

To furnish all available pertinent information on individuals, firms or corporations, including but not limited to identifying information, credit history, employment and public record information in file, such information being furnished at the special request of End User, as evidenced by the signature on this Agreement or by approved agent/employee of credit grantor.

It is mutually agreed that this agreement shall remain in force and effect for one year and thereafter, from year to year, on the same basis as set forth herein until written notice of cancellation shall be given by either party to the other effective ten (10) days after the date of that notice. It is further agreed, that if End User is delinquent in the payment of monthly charges, is guilty of violating the terms of the Agreement, or a material change in existing legal requirements that adversely affects the End User's Agreement, CBA may, upon its election, discontinue providing service to End User and cancel this Agreement immediately.

Dated: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_



**Addendum to Agreement for Service  
Consumer Reports for Employment Purposes**

This is an addendum to the Agreement for Service to obtain consumer reports. End user is a \_\_\_\_\_ and has a need for consumer credit information in connection with the evaluation of individuals for employment, promotion, reassignment or retention as an employee (“Consumer Report for Employment Purposes”).

End User shall request Consumer Report for Employment Purposes pursuant to procedures prescribed by CBA from time to time only when it is considering the individual inquired upon for employment, promotion, reassignment, or retention as an employee, and for no other purpose. End User shall comply with any federal and state laws which may restrict or ban the use of Consumer Report for Employment Purposes.

End User certifies that it will not request a Consumer Report for Employment Purposes unless:

- a. A clear and conspicuous disclosure is first made in writing to the consumer by End User before the report is obtained, in a document that consists solely of the disclosure that a consumer report may be obtained for employment purposes;
- b. The consumer has authorized in writing the procurement of the report; and
- c. Information from the Consumer Report for Employment Purposes will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.

End User further certifies that before taking adverse action in whole or in part based on the Consumer Report for Employment Purposes, it will provide the consumer with:

- a. A copy of the Consumer Report for Employment Purposes; and
- b. A copy of the consumer’s rights, in the format approved by the Federal Trade Commission.

End User shall use the Consumer Report for Employment Purposes only for a one-time use, and shall hold the report in strict confidence, and not disclose it to any third parties that are not involved in the employment decision.

End User will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.

With just cause, such as violation of the terms of End User’s Agreement for Service or a legal requirement, or a material change in existing legal requirements that adversely affects End User’s Agreement, CBA may, upon its election, discontinue serving the End User and cancel the agreement immediately.

Dated: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_



## ONSITE INSPECTION AGREEMENT

As part of the credentialing and onboarding process to access consumer reports from Credit Bureau Associates (hereinafter referred to as CBA), the undersigned (hereinafter referred to as End User) agrees to have an onsite inspection of the location where they will be storing customer files and accessing consumer reports that will be provided by CBA to End User. End User understands that there will be a charge to complete the onsite inspection and that it will be performed by a company called TrendSource, an approved vendor by Equifax, Experian and Trans Union to conduct the inspection.

CBA is in no way affiliated with TrendSource, except, as to initiate an order for End User to have the onsite inspection. TrendSource will contact End User to schedule and complete the onsite inspection at a time that is convenient for End User. End User agrees to indemnify and hold CBA harmless from all claims, demands, damages, expenses, and losses arising from or in connection with End User's onsite inspection.

End User is responsible to ensure that the following requirements of their principal place of business are met:

- a. The address where the onsite inspection is conducted exactly matches what End User provided to CBA as their physical location.
- b. If End User is working out of his/her home that there is a physical locked separation of the business and living quarters (such as a locked home office separate from the living area).
- c. That End User is not involved with credit repair or reselling consumer reports.
- d. That End User is securing customer files. Examples of acceptable methods of securing customer files are locked cabinet, locked office, or locked safe.
- e. That End User has a shredder or proof of destruction from a third party shredding or document destruction service.

In addition to these items End User is obligated to notify CBA immediately in the event that End User's principal place of business has changed. A new onsite inspection must be completed within 60 days of the change. There will be an additional charge for the new inspection.

End User will be responsible to reschedule and pay an additional inspection fee if it is found that End User was the cause of a missed onsite inspection appointment.

End User certifies that the above conditions will be met prior to the onsite inspection and End User will continue to meet these conditions while having access to consumer reports provided to End User by CBA. End User understands that if there are any deficiencies of the above-mentioned items discovered at the onsite inspection that CBA will deny access to End User to obtain consumer reports, until such time that said deficiencies have been remedied and that End User has had an additional onsite inspection and paid the fee for said additional inspection.

Dated: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_



# Credit Bureau Associates

460 Union Ave Suite C, Fairfield, CA 94533

Phone: 800.564.6440

Fax: 800.479.4946

## CAA Member Fax Request Form

Company Name \_\_\_\_\_ Member# A- \_\_\_\_\_

Credit Report \_\_\_\_\_ Credit and Eviction (UD) Combo \_\_\_\_\_ 2 Bureaus and Eviction (UD) \_\_\_\_\_

Application Verification \_\_\_\_\_ Telecheck \_\_\_\_\_ Social Security Search \_\_\_\_\_ County Criminal Search \_\_\_\_\_

Business Report \_\_\_\_\_ Employment Report \_\_\_\_\_ Other \_\_\_\_\_ National Criminal Search \_\_\_\_\_

Name \_\_\_\_\_

Last

First

Middle Initial

Current

Address \_\_\_\_\_

Street

City

State

Zip

Previous

Address \_\_\_\_\_

Street

City

State

Zip

Social Security # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Birth Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ DL# \_\_\_\_\_

Employer \_\_\_\_\_

Ph#(\_\_\_\_\_) \_\_\_\_\_

**Requested By:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **Time:** \_\_\_\_\_

**Phone Number** (\_\_\_\_\_) \_\_\_\_\_ **Fax#** (\_\_\_\_\_) \_\_\_\_\_

List all aka's when requesting a criminal search.

Remember to fax a copy of the tenant or employment application with this request.