



Thank you for choosing Credit Technologies. We'll work hard to get you approved, online and closing more loans as quickly as possible.

- 1. Complete the attached new user registration by using your "tab" key to navigate between fields. Please note - The repositories require the application be completed in its entirety; incomplete requests will delay your approval.
2. Print, then sign or initial pages where indicated attaching a copy of your drivers license and voided check.
3. Fax your completed registration (pages 1-7) and supportive documents to 800.473.7409. If you have a digital signature available, you can complete this request by inserting your signature into the noted signature fields and return via e-mail to cca@credittechnologies.com. If e-mailing, be sure to attach your driver's license and copy of voided check.

You should receive your approval and credentials in about 24 hours. We'll also contact you to walk you through the system (or feel free to contact us.) and to schedule you for our "Mortgage Alchemy" online training that is guaranteed to help you close more loans.

Questions? – Just give us a call at 800.445.4922 Option 1 and we'll be happy to assist. Thank you again for choosing Credit Technologies. We look forward to the opportunity to serve.

Notice to users of Consumer Reports Congress limited the use of consumer reports to protect consumer's privacy. All users must have permissible purpose under the FCRA to obtain a consumer credit report. Your execution of this application confirms your review of FCRA section 604 (available at fcra.gov) that identifies the permissible purposes under the law and your agreement to access Credit Technologies only for permissible purposes.

New User Name \_\_\_\_\_ Company \_\_\_\_\_

New User Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long at this address Yrs \_\_\_\_\_ Mos. \_\_\_\_\_

Prior address (if less than 2 Yr at current) \_\_\_\_\_

Phone# \_\_\_\_\_ Fax# \_\_\_\_\_ e-mail \_\_\_\_\_

Each new user registration must be approved by a manager or officer from the sponsoring company. To speed your approval, please provide the appropriate contact information.

Branch location and/or ID Number \_\_\_\_\_

Authorized by: \_\_\_\_\_ Phone # \_\_\_\_\_

Initials \_\_\_\_\_

## New User Agreement

1. Applicant agrees and that services will be requested only for the Applicant's exclusive use and certifies that consumer reports will be ordered and used only in connection with a credit transaction involving the consumer on whom the information is to be furnished, involving the extension of credit to the consumer, even though otherwise permitted by law.
2. During the term of this Agreement, Applicant agrees to comply with all federal, state and local statutes, regulations and rules applicable to it, including, without limitation the FCRA, with any changes enacted to FCRA during the term of this Agreement, the Gramm Leach Bliley Act and its implementing regulations, any state or local laws governing the disclosure of consumer credit information, and any regulations or limitations promulgated by CTI's consumer reporting vendors. Applicant further agrees to comply with CTI's Access Security Requirements attached hereto.
3. Applicant certifies that it will request consumer reports pursuant to procedures prescribed by CTI from time to time and only for the permissible purpose certified above, and will use the reports obtained for no other purpose. Applicant shall use each consumer report only for a one-time use and shall hold the report in strict confidence. The Applicant 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. Applicant will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry and provide CTI copies of such upon request. Applicant further agrees, as requested, promptly to furnish by telephone or in writing to CTI all required information covering transactions by the Applicant and its consumers, and to indemnify CTI, Trans Union, Equifax Information Services, Experian Information Solutions, and each of the other Applicants and the officers and employees of each, jointly and severally, from any loss, damage, attorney's fees and costs arising from any claim or suit based on alleged violation of any provision of this agreement.
4. This Agreement shall continue in force without any fixed date of termination, subject to cancellation by either party upon thirty (30) days prior written notice mailed or delivered to the office of the other party; further subject to the right of CTI at any time and without prior notice, to terminate this agreement in event of any federal or state law or decision which affects the economic operation of CTI or any violation by Applicant of any provision of this Agreement or the FCRA, and further subject to the right of Applicant at any time and without prior written notice, to terminate this agreement in event of increase in charges to the Applicant, as provided herein.
5. No information furnished to Applicant is guaranteed nor is CTI in any way responsible for such information. CTI shall not be responsible or liable for any loss caused by neglect or act of any of its servants, agents, attorneys, clerks or employees in procuring, collecting and communicating any information furnished by or to Applicant. No promise, statement, representation or agreement made by any employee or other representative of CTI and not expressed in this Agreement shall bind it contractually or otherwise to Applicant.
6. Applicant agrees to fully support and implement policies that protect the confidential nature of information furnished by and through CTI and insure respect for consumers' rights to privacy. Applicant will take precautions to restrict the ability to obtain credit information to key personnel; safeguard access to credit software; safeguard access to websites where credit information can be obtained; protect Applicant identification and passwords; and will properly destroy hard copies and electronic files of consumer credit information when no longer needed.
7. Applicant shall notify CTI of any breach of the security of consumer reporting data if the personal information of consumers was, or is reasonably believed to have been, acquired by an unauthorized person within 24 hours following discovery thereof.
8. If approved by CTI and CTI's consumer reporting vendors, Applicant may deliver the consumer credit information to a third party, secondary Applicant with which Applicant has an ongoing business relationship (and with which CTI has a Applicant relationship) for the permissible use of such information. CTI's consumer reporting vendors may charge a fee for the subsequent delivery to secondary Applicants.
9. Applicant agrees that CTI may verify, through audit or otherwise the facts provided in this agreement and that Applicant is in fact the end user of the credit information with no intention to resell or otherwise provide or transfer the credit information in whole or in part to any other person or entity. Applicant hereby authorizes CTI to provide copies of any information regarding Applicant to CTI's consumer reporting vendors.

Initials\_\_\_\_\_

10. In the event CTI determines that Applicant is not in compliance with applicable law or this Agreement, CTI may immediately discontinue services under this Agreement. Applicant shall remain responsible for the payment for any services provided to Applicant by CTI prior to any such discontinuance.
11. Applicant agrees that it will properly dispose of all consumer information. "Consumer Information", as used herein, shall mean any record (or compilation thereof) about an individual, whether in paper, electronic, or other form, that is a consumer report or is derived from a consumer report. Applicant shall comply with all applicable state laws regarding consumer credit or consumer identity protection.
12. The undersigned Applicant hereby petitions Credit Technologies, Inc. ("CTI") to render service in accordance with its customary practices, for which Applicant agrees to pay promptly on billing by CTI. Applicant agrees to pay for all services requested through CTI. Applicant understands and agrees that account invoices are issued monthly and are due and payable upon receipt. Any balance unpaid after 30 days of invoice is subject to a late fee of \$15.00 or 1.5%, whichever is greater. Accounts 30 days delinquent, or those exceeding established credit limits may be placed on credit hold. Accounts billing less than \$50.00 per month incur a \$25.00 monthly account maintenance fee.
13. Credit Technologies may, from time to time, report client and or guarantor account history information to credit reporting or collection agencies including but not limited to, Experian, Equifax, Trans Union and or Dunn & Bradstreet, and National Credit Reporting Association. CTI may from time to time diminish or increase the charges to Applicant upon thirty days' written notice. In such event Applicant agrees to pay to revised charges unless Applicant shall terminate this agreement as hereinafter provided.
14. In the event of any litigation or other action involving this Agreement, CTI shall be paid reasonable attorney fees and court costs for trial, appeal, and/or bankruptcy or similar proceeding including ADR fees, and witness/travel expenses incurred by CTI whether or not litigation is instituted. In addition, any other recovery to which the CTI is entitled shall be paid. If applicant fails to pay as agreed CTI has permission to send a draft for payment to Applicant's bank.
15. Each party to this Agreement is an independent contractor, and nothing contained in this Agreement may be construed as creating a joint venture, partnership, licensor-licensee, and principal-agent or mutual agency relationship between or among the parties. No party, by virtue of this Agreement, has any right or power to create any obligation, express or implied, on behalf of any other party. No party, or employee of any party, will be deemed to be an employee of another party by virtue of this Agreement.
16. Applicant and CTI acknowledge and intend that this Agreement was entered into for the respective benefit of each of them and their respective successors and assigns, and, in consideration of their reporting information to CTI, the third party benefit to Trans Union LLC, Equifax Information Services LLC and Experian Information Solutions Inc. Nothing in this Agreement will be construed as giving any other person, firm, corporation or other entity, other than the parties to this Agreement and their respective successors and permitted assigns and Trans Union LLC, Equifax Information Services LLC and Experian Information Solutions Inc., any right, remedy or claim under or in respect of this Agreement or any of its provisions.
17. Notwithstanding any provision to the contrary, no party to this Agreement will be liable to the other party for any delay or interruption in performance of any obligation resulting from governmental emergency orders, judicial or governmental action, emergency regulations, sabotage, riots, vandalism, labor strikes, or disputes, acts of God, fires, electrical failure, major computer hardware or software failures, equipment delivery delays, acts of third parties, or any other cause, if the delay or interruption in performance is beyond its reasonable control.
18. In the event any provision of this Agreement is held invalid or unenforceable by any court of competent jurisdiction, that holding will not invalidate or render unenforceable any other provision of this Agreement.
19. Failure of any party to enforce any of its respective rights or remedies hereunder with respect to any specific act or failure to act of any party will not constitute a waiver of the rights of that party to enforce those rights and remedies with respect to any other or subsequent act or failure to act.

Initials\_\_\_\_\_

This agreement shall be governed by and construed under the laws of the State of Michigan. You irrevocably consent to the jurisdiction and venue of Oakland County in the state of Michigan, and hereby waive any claim or defense that such forum is not convenient or lacks jurisdiction. Any dispute resulting in legal action must be brought within two (2) years after the believed claim or cause of action arises.

15 U.S.C. 1681 *ET SEQ.* 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, UNITED STATES CODE, IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.

The person signing below on behalf of Applicant certifies that he/she has direct knowledge of the facts herein, has the authority execute this agreement. A copy of this agreement may be accepted as an original.

Accepted by,

Registrant

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

On behalf of Credit Technologies, Inc.,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

# Guarantee Agreement

Applicant \_\_\_\_\_

Upon acceptance of the above listed applicant as a subscriber to Credit Technologies, Inc. (CTI) the undersigned hereby agrees that any and all information regarding this account and all services provided by Credit Technologies, Inc including pricing will be kept strictly confidential and will not be disclosed to any third parties without the expressed written consent of Credit Technologies, Inc.

The undersigned, in consideration of acceptance of said applicant as a subscriber to CTI, hereby jointly and severally guarantee unconditionally the payment of all amounts which may be owed CTI including late fees; attorney and or collection expenses as provided for in the membership agreement without the need for Credit Technologies to first pursue the above named company. Guarantors hereby give his/her consent to Credit Technologies, Inc. to obtain any and all information concerning his/her business, and personal history, financial background including credit reports, which may be required at any time in connection with this agreement.

Guarantors acknowledge they have read, understand and agree to the terms and conditions of this Personal guarantee.

## Primary Guarantor

## Secondary Guarantor (if required)

Name _____		
Title _____		
Home Address _____		
_____	_____	_____
City	State	Zip
Soc Sec # _____		
Signature _____		
Date _____		

Name _____		
Title _____		
Home Address _____		
_____	_____	_____
City	State	Zip
Soc Sec # _____		
Signature _____		
Date _____		

\*Personal guarantee is required for all privately held companies regardless of size or length or time in business. This guarantee can only be waived if applicant is a publicly traded company, federally chartered lending institution (bank, credit union, savings & loan) or municipal, State or Federal government entity.





## ACH Payment Authorization

**Payment by ACH Check (attach copy of voided check)**

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Company Name / DBA

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Name on account

---

Telephone Number

---

Contact Email Address

### Bank Account Information

---

Bank Name

---

City

---

State

---

Zip

Checking Account

Savings Account

---

Account Number

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Bank Routing Number



### ACH CHECK AUTHORIZATION

I authorize Credit Technologies, Inc. to settle all charges to this account as defined in the membership agreement using the above billing method. Payment for all outstanding charges will occur at the end of each month. This authorization shall be a continuing and irrevocable promise and indemnity for the amount owed. Any account cancellation or modifications must be made in writing. Failure to ensure sufficient funds for any payment will incur a non-sufficient funds (NSF) charge of \$35 per incident. The undersigned promises to pay Credit Technologies, Inc. on demand for any and all sums that come due.

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Authorized Signature

---

Date

## Addendum D

### Access Security Requirements and Secondary Use Restrictions and Requirements

**All precautions must be taken to secure any system or device used to access consumer reports, credit risk scores, and other sensitive information. To that end, Client must comply with the following requirements:**

1. Client's account number and password must be protected in such that sensitive information is known only to Authorized Employees. Authorized Employees are employees of Client who have access to Information Services. Under no circumstances are unauthorized persons to have knowledge of your Client's password or account number. Prior to providing an Authorized Employee with access to any Information Service, Client will provide the Authorized Employee with adequate training regarding these Access Security Requirements, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, and other applicable laws, and will require the Authorized Employee to agree to comply with all such requirements and laws (together, "Employee Requirements").
2. Any system access software Client uses must have Client's account number and password "hidden" or embedded so that the password is known only to Authorized Employees. Password files must be encrypted (128-bit encryption or stronger). Each Authorized Employee of Client's system access software must then be assigned unique log-ons and passwords.
3. The ability to obtain Information Services must be restricted to Authorized Employees. User IDs and passwords must be deactivated immediately upon an Authorized Employee's termination or change of job assignment.
4. Passwords must conform to the following best practices: Minimum 8 characters in length, Mix of alpha, numeric, and special characters, Passwords must expire every 90 days, No re-use of a password for 6 months, No automatic scripting of passwords. Client's passwords are not to be discussed by telephone to any caller, even if the caller claims to be an employee of Credit Technologies.
5. Any terminal devices used to obtain Information Services must be placed in a secure location within Client's facility. Access to the devices must be difficult for unauthorized persons. Any devices/systems used to obtain Information Services must be turned off and locked after normal business hours, when unattended by Authorized Employees.
6. Hard copies and electronic files of Information Services are to be secured within Client's facility and protected against release or disclosure to unauthorized persons and are to be shredded or destroyed, rendered unreadable, when no longer needed and when it is permitted to do so by applicable law. Electronic files containing Information Services must be completely erased or rendered unreadable when no longer needed and when destruction is permitted by applicable law.
7. When processing a consumer credit report, only complete and correct information will be used including the consumer's full name including suffix (if any), social security number and minimum 24 months address. Credit Reports will not be ordered for employment purposes unless approved in writing by Credit Technologies. Client employees are prohibited from obtaining Credit Reports on themselves or any other persons, except in the exercise of their official duties.
8. The only acceptable electronic media for receiving and/or transmitting Information Services or any part thereof, are via private networks, via secure internet connections (if approved by Credit Technologies in writing), or via traditional facsimile. Information Services may not be received and/or transmitted via any non secure methods including internet e-mail or via non-traditional facsimile (e.g., non-encrypted third party facsimile service providers.)
9. If unauthorized access to Credit Data is discovered or suspected, Client shall immediately (within 24 hours of discovery) notify Credit Technologies and further undertake all remedial efforts within Client's power and control to cure such unauthorized access.
10. In the event Client intends to share with or otherwise disclose consumer reports or credit risk scores (together, "Credit Reports") to a third party (other than an Authorized Employee, the consumer to whom the report/scores relate, or as otherwise required by law), Client must (a) notify Credit Technologies Compliance Department in writing prior to such sharing or disclosure, and (b) comply with Credit Technologies Secondary Use policy which may be modified by Credit Technologies from time to time, a copy of which may be retrieved at [http://www.creditechnologies.com/join\\_now.asp](http://www.creditechnologies.com/join_now.asp)
11. If employees of Client will be accessing Information Services via laptop computers, such laptop computers must have full disc encryption and pre-boot authentication to encryption software.

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