

Argus Search, Inc.

End User Certification for Consumer Credit Reports

In compliance with the Federal Fair Credit Reporting Act as amended by the Consumer Credit Reporting Reform Act of 1996 (the "Act"), _____ ("End User") hereby certifies to Argus Search, Inc. that it will comply with the following provisions:

1. End User will ensure that prior to procurement or causing the procurement of a consumer report for employment purposes (an Employment Insight Report):
 - a) 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 may be obtained for employment purposes; and
 - b) The consumer has authorized in writing the procurement of the report by the End User.
2. In using a consumer report for employment purposes, before taking any adverse action based in whole or in part on the report, the End User shall provide to the consumer to whom the report relates:
 - a) A copy of the report; and
 - b) A description in writing of the rights of the consumer under the Act, a copy of which is attached ("Summary of Consumer Rights").
3. End User confirms that it will not use the information contained in a consumer report in violation of any applicable federal, state, or local equal employment opportunity or other law, rule, regulation, code, or guideline.
4. End User agrees to indemnify Equifax (the credit repository) and Argus Search, Inc (the Reseller), its predecessors, successors and assigns, and its current and former officers, directors, employees, agents and independent contractors, both individually and in their official capacities (the "Company") and to hold the Company harmless in the event End User violates any of the terms of this Certification.
5. End User also confirms that information obtained through a Social Security Number trace will be used only to verify the information provided by the consumer on his/her employment application. Information obtained through a Social Security Number trace cannot be used alone or in conjunction with any other information to make an employment decision as outlined by the Fair Credit Reporting Act (15 U.S.C. 1681 et seq.).

End User hereby acknowledges receipt of this Summary of Consumer Rights.

_____	_____
Name	Title
_____	_____
Signature	Date

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Below is an outline by Equifax of Permissible Purposes. Please circle your company type and fax back to Argus-Search Inc.

Permissible Purpose Code	Description of Code	User Friendly Description of Code	Product Limitation
01	Intends to use the information as a potential investor, servicer, or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.	To acquire/service/insure account	Invalid for PERSONA requests
03	In accordance with written instructions of the consumer to whom it relates.	Written authorization	Invalid for PERSONA requests
04	In connection with a collection transaction involving the consumer for the collection of an account of the consumer.	Collection	Invalid for PERSONA requests
05	In response to an agency administering a state plan under Section 454 of the Social Security Act (42 U.S.C. 654) for use to set an initial or modified child support award.	Child support	Invalid for PERSONA requests
06	In accordance with written instructions of the consumer through a reseller.	Written authorization	Invalid for PERSONA requests
07	In response to a request by the head of a state or local child support enforcement agency (or a state or local government official authorized by the head of such an agency) that has met all requirements of Section 604(a)(4)(A,B,C,D).	Child support	Invalid for PERSONA requests
08	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer. For use only when the transaction cannot be described with a more specific code.	Credit transaction not covered by a more specific code	Invalid for PERSONA requests

09	For employment purposes (Only PERSONA is available with this code)	Employment	For PERSONA requests
10	In connection with a determination of eligibility for a license or other benefit granted by a governmental instrument required by law to consider financial responsibility or status.	Government license or benefit	Invalid for PERSONA requests
11	In connection with the underwriting of insurance.	Insurance underwriting	Invalid for PERSONA or FINDERS requests
12	In connection with the review of existing policy holders for insurance underwriting purposes.	Insurance underwriting	Invalid for PERSONA requests
13	A legitimate business need to review an account to determine whether the consumer continues to meet the terms of the account.	Account review	Invalid for PERSONA or FINDERS requests
14	In response to the order of a court having jurisdiction or a subpoena issued by a federal grand jury.	Court order / subpoena	Invalid for PERSONA requests
15	In connection with a tenant screen application involving the consumer.	Tenant screening	Invalid for PERSONA requests
16	For use by a governmental agency pursuant to FCRA Section 608.	Governmental agency use	Limited ID
17	To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.	Fraud prevention/detection	Limited DTEC or Limited ID
18	For required institutional risk control or for resolving consumer disputes or inquiries.	Consumer dispute resolution	Limited DTEC or Limited ID
19	Due to holding a legal or beneficial interest relating to the consumer.	Consumer benefit purposes	Limited DTEC or Limited ID
20	To law enforcement agencies, or for an investigation on a matter related to public safety.	Law enforcement	Limited DTEC or Limited ID

21	As necessary to effect, administer, or enforce a transaction; to underwrite insurance at the consumer's request, for reinsurance purposes or for the following purposes related to the consumer's insurance: account administration, reporting, investigating, fraud prevention, premium payment processing, claim processing, benefit administration or research projects.	Insurance underwriting at the consumer's request or authorization, or other insurance purposes	Limited DTEC or Limited ID
22	To persons acting in a fiduciary or representative capacity on behalf of, and with the consent of, the consumer.	Fiduciary capacity with consumer's consent	Limited DTEC or Limited ID
23	As necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, including location for collection of a delinquent account.	For purposes related to a transaction authorized by the consumer	Limited DTEC or Limited ID
24	In conjunction with access to a commercial file on a sole proprietorship.	Commercial – individual	Invalid for PERSONA, Limited DTEC, or Limited ID requests
25	In conjunction with access to a commercial file on a corporation, where specific consumer consent is given.	Commercial – individual	Invalid for PERSONA, Limited DTEC, or Limited ID requests
26	In connection with a credit transaction involving the extension of credit to, or review or collection of an account of, the consumer, where the medical information to be furnished is relevant to process or effect the transaction, and specific consumer consent was provided for the furnishing of the consumer report that describes the use of which the medical information will be	Written authorization	Invalid for PERSONA, Limited DTEC, or Limited ID requests

	furnished.		
27	For employment purposes, where the medical information to be furnished is relevant to process or effect the transaction, and specific consumer consent was provided for the furnishing of the consumer report that describes the use for which the medical information will be furnished.	Employment	For PERSONA requests
28	In connection with the underwriting of insurance. Specific consumer consent was given for the release of medical information contained within the consumer report.	Insurance underwriting	Invalid for PERSONA, Limited DTEC, or Limited ID requests
29	In connection with a transaction where the credit file, including any medical information in it, is only to be provided directly to the individual consumer to whom the information relates and specific consumer consent was received for the receipt and furnishing of the consumer report, including medical information, to the consumer.	Direct to consumer	For ZC inquiries only

50	Reissue In connection with providing, in any manner, all or any portion of the Equifax credit information contained in a merged or single credit report created by the CRA to an entity other than the end-user for which that credit report was originally prepared.	Mortgage Reissue	Invalid for PERSONA requests For CRA Resellers only
51	In accordance with written instructions of the consumer providing consent for use related to bankruptcy filing purposes.	Written authorization, consumer consent – bankruptcy filing purposes	Invalid for PERSONA requests
52	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to an automobile or truck.	Credit transaction on an automobile, truck or motorcycle	Invalid for PERSONA requests
53	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to automotive repair.	Credit transaction on automotive repair	Invalid for PERSONA requests
54	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to automotive parts, tires, etc.	Credit transaction on automotive parts, tires, etc	Invalid for PERSONA requests
55	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a boat or recreational vehicle.	Credit transaction on a boat or recreational vehicle	Invalid for PERSONA requests
56	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to farm equipment.	Credit transaction on farm equipment	Invalid for PERSONA requests

57	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a mortgage loan origination.	Credit transaction on a mortgage loan origination	Invalid for PERSONA requests
58	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a mortgage loan refinancing.	Credit transaction on a mortgage loan refinancing	Invalid for PERSONA requests
59	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a home equity loan line of credit.	Credit transaction on a home equity loan line of credit	Invalid for PERSONA requests
60	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a personal loan.	Credit transaction on a personal loan	Invalid for PERSONA requests
61	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to a credit card.	Credit transaction on a credit card	Invalid for PERSONA requests
62	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to home furnishings.	Credit transaction on home furnishings	Invalid for PERSONA requests
63	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to general contracting / home improvement.	Credit transaction on general contracting / home improvement	Invalid for PERSONA requests

64	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to air conditioning / heating / plumbing or electrical.	Credit transaction on air conditioning / heating / plumbing or electrical	Invalid for PERSONA requests
65	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to lumber / building materials / hardware.	Credit transaction on lumber / building materials / hardware	Invalid for PERSONA requests
66	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to hospitalization / medical care / dental care.	Credit transaction on hospitalization / medical care / dental care	Invalid for PERSONA requests
67	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to personal services.	Credit transaction on personal services	Invalid for PERSONA requests
68	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to home heating oil / fuel.	Credit transaction on home heating oil / fuel	Invalid for PERSONA requests
69	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to telephone / electrical / gas / water utilities or household garbage removal.	Credit transaction on telephone / electrical / gas / water utilities household garbage removal	Invalid for PERSONA requests

70	In connection with a credit transaction involving the consumer and for the extension of credit or review or collection of an account of the consumer related to wholesale goods.	Credit transaction on wholesale goods	Invalid for PERSONA requests
71	For the purpose of providing a consumer with a copy of his/her credit report or credit score upon the consumer's request.	Consumer copy of credit report or credit score	Invalid for PERSONA requests
72	For the purpose of administering a credit file or credit score monitoring service to which the consumer has subscribed.	Credit file or credit score monitoring service	Invalid for PERSONA requests
73	For use by a housing counseling agency where the consumer has provided his / her specific consent.	Housing counseling agency	Invalid for PERSONA requests