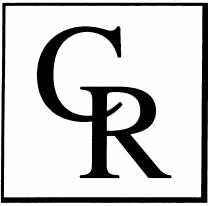


CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

SUBSCRIBER AGREEMENT INSTRUCTIONS

- Client needs to **INITIAL ALL 6 PAGES** of the agreement
- Client needs to fill out the whole application appropriately
- Client needs to send a copy of Mortgage Broker License and Company Mortgage Broker License, a copy of utility bill with same company name and address.
- Credit report of Principal or Business credit report.
- Client needs to send all pages back to Credit Research after completion by mail.
- Please read page 10 and 11.



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

The following information is required along with the Subscriber Agreement (Ver. 3.0) :

Company Name:

Number of years in business:

Describe the location of the office (commercial bldg. residence, etc.)

****One time \$100.00 on-site inspection charge will be accessed as per bureau compliance.

Access Security Requirements

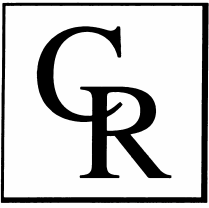
Credit Research, Inc. (CRI) fully recognizes its obligation to support and implement policies which protect the confidential nature of the information that is accessed from the databases of Experian, Transunion and Equifax and assure respect for consumers' rights to privacy. Only companies who are approved members of our service and have a permitted access to the credit information in our data base.

It is a requirement that all CRI subscribers take precautions to secure any system device used to access consumer credit information. To that end, the following requirements have been established:

- Your subscriber number, password and account number must be protected in such a way that the sensitive information is known only to key personnel. Under no circumstances should unauthorized persons have knowledge of your subscriber number, password and account number. The information should not be posted in any manner within your facility.
- Any system access software that you may use, whether developed by your company, purchased from ACS or from a third party vendor, must have your subscriber number, password and account number "hidden" or embedded so that the password is known only to supervisory personnel. Each user of your system access software must then be assigned unique logon passwords.
- Your account number, subscriber code and password must not be released to an unknown caller. Even if the person claims to be a Experian, Transunion or Equifax employee. In this event, call CRI immediately. **The representatives of Experian, Transunion and Equifax will never call you for your password!**
- The ability to obtain credit information from CRI must be restricted to a few key personnel.
- Any terminal devices used to obtain credit information from CRI should be placed in a secure location within your facility. Access to the devices should be difficult for unauthorized personnel. These devices should be turned off and locked after normal business hours, when unattended by your key personnel.
- Operator's initials are to be included on each credit inquiry made to Experian.
- Hard copy of CRI reports are to be secured within your facility and protected against release or disclosure to unauthorized persons. The reports are to be shredded when they are no longer needed and when it is permitted to do so by applicable regulations.

"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 or imprisoned not more than one year, or both."

Initial: - _____



CREDIT RESEARCH INC.

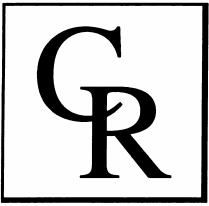
1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

RISK SCORE REQUIREMENT

Credit Research, Inc. (CRI) fully recognizes its obligation to support and implement policies which protect the confidential nature of the Risk Score information that is accessed from the databases of Experian, Transunion and Equifax by CRI customers also known as the subscribers of CRI.

- The Subscriber warrants that it has a “permissible purpose” under the Fair Credit Reporting Act, as it may be amended from time to time, to obtain the information derived from Experian/Fair, Isaac Model, Transunion/Fair, Isaac Model and Equifax/Fair, Isaac Model.
- The Subscriber agrees to limit its use of the Scores and reason codes solely to use in its own business with no right to transfer or otherwise sell, license, sub-license or distribute said Scores or reason codes to third parties.
- A requirement that each Subscriber maintain internal procedures to minimize the risk of unauthorized disclosure and agree that such Scores and reason codes will be held in strict confidence and disclosed only to those of its employees with a “need to know” and to person on whom credit has been accessed in accordance with (FACTA ACT).
- A specific requirement, notwithstanding the generality of the provision in the immediate above requirement, that the subscriber may disclose the Score to the consumer whose credit information has been scored, and a statement that the subscriber acknowledges and agrees that the Score is the proprietary information of Experian/Fair Isaac, Transunion/Emperica and Equifax/Beacon.
- A requirement that each subscriber comply with all applicable laws and regulations in using the Scores and reason codes purchased from CRI.
- A prohibition on the use by the subscriber, its employees, agents or subcontractors, of the trademarks, service marks, logos, names or any other proprietary designations, whether registered or unregistered, of any of the credit bureaus, or any of their affiliates, or any other party involved in the provision of the credit bureaus without such entity’s prior written consent.
- A prohibition on any attempts by the Subscriber, in any manner, directly or indirectly, to discover or reverse engineer any confidential and proprietary criteria developed or used by the credit bureaus in performing the Experian/Fair, Isaac Model, Transunion/Fair, Isaac Model and Equifax/Fair, Isaac Model.

Initial: - _____



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

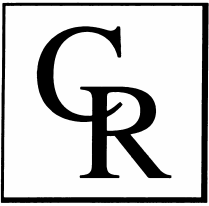
SUBSCRIBER AGREEMENT (Version 3.0)

In order to cooperate with other business or professional people in the confidential dissemination of credit information, the undersigned (hereinafter referred to as **SUBSCRIBER**) petitions Credit Research Incorporated (hereinafter referred to as the **REPORTING COMPANY**) for the use of its services upon the basis outlined below, and if accepted by said **REPORTING COMPANY** as a member or subscriber, agrees that the following shall constitute a service contract between the **SUBSCRIBER** and the **REPORTING COMPANY**.

The **SUBSCRIBER** agrees:

1. To comply with all provisions of Public Law 91-508 (Fair Credit Reporting Act).
2. That information will be requested only for permissible purposes, namely:
 - 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.
3. To hold in strict confidence all information received from **REPORTING COMPANY**, whether written, printed or oral, same being for exclusive use of Applicant and in case the disclosure of such information leads to any claims or litigations to hold **REPORTING COMPANY** harmless from liability or damages resulting there from including attorney fees and expenses incurred in the defense thereof. **REPORTING COMPANY** shall not be liable in any manner whatsoever for any loss or injury to Applicant resulting from the obtaining or furnishing of such information and shall not be deemed to have guaranteed the accuracy of such information; such information being based, however, upon reports obtained from sources considered by **REPORTING COMPANY** to be reliable.
4. To pay each month for the charges created by preparing credit reports through normal channels, for which the Applicant receives credit information. Payment shall be due upon presentation and interest shall accrue at the rate of 1 ½% per month on accounts not paid within thirty (30) days. In the event the account is delinquent, subscriber is liable for collection costs including collection agency fees and attorney fees. In the event of any disputes with the billing, it must be addressed in writing within 15 days of the invoice date. Any litigation related issues including payment issues, Somerset County Court would be the exclusive venue for all legal proceedings regarding the subject matter contained in this agreement. By signing this form, the undersigned personally agrees to guarantee payment to Credit Research Inc. in the event of nonpayment on account.

Initial: - _____



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

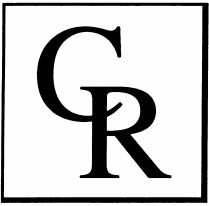
5. It is mutually agreed that this agreement shall remain in force and effect for one (1) year and from year to year thereafter, on the same basis as set forth herein until written notice of cancellation shall be given by either party at least ten (10) days prior to the end of the current monthly payment period. It is further agreed, however, that if the Applicant is delinquent in the payment of the monthly charges, or is guilty of violating the terms of the contract, REPORTING COMPANY, may at its election, discontinue providing service to the Applicant and cancel this contract immediately by written notice to the Applicant.
6. Subscriber has read and understands the FCRA Requirements and the Access Security Requirements and will take measures to enforce them within Subscriber's facility. Subscriber certifies that credit reports will be used only for the purpose stated on page 3. Subscriber will not resell the report to the consumer or third party directly or indirectly.

REPORTING COMPANY agrees:

1. 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, such information being furnished at the special requests of SUBSCRIBER, as evidenced by the signature on this application.
2. To exercise its best efforts to deliver credit data requested by SUBSCRIBER in an expeditious and efficient manner but it shall have no obligations or liability to Applicant for any delay or failure of REPORTING COMPANY in the performance of services under this Agreement.

This Agreement sets the entire understanding and agreement between REPORTING COMPANY and SUBSCRIBER and supersedes any prior contemporaneous oral or written agreements or representations; it may be modified only by written amendment duly executed by both parties.

Initial: - _____



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

This Agreement contains a total of three pages along with the Access Security Requirement and Risk Score Requirements.

This Agreement shall be interpreted in accordance with the laws of the State of New Jersey.

DATED this _____ day of _____, 20_____

SUBSCRIBER _____

TAX ID# _____

ADDRESS _____

_____ ZIP CODE _____

TYPE OF BUSINESS _____

BANK REFERENCE:

NAME _____ ACCT NO. _____

TRADE REFERENCE:

NAME _____ PHONE # _____

PERMISSIBLE PURPOSE: DESCRIBE THE SPECIFIC PURPOSE FOR WHICH EACH CREDIT REPORT WILL BE USED (NOTE THIS MUST BE A PERMISSIBLE PURPOSE):

TELEPHONE (_____) _____

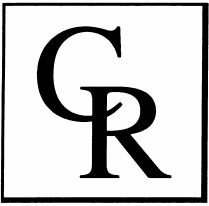
FAX (_____) _____

EMAIL _____

AUTHORIZED SIGNATURE _____

AUTHORIZED NAME (Please Print) _____

AUTHORIZED TITLE _____



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

Credit Card Authorization Form

Account # _____

As a duly authorized agent of _____ (company),

I hereby grant approval to initiate a charge against the below reference credit card account for the purpose of payment for services rendered or prepayment/deposit for future services in accordance with established written instruments between both parties and/or verbal agreements as documented:

Account No.: _____ Exp. ____ / ____

Card Type: VISA MasterCard American Express (circle one)

Cardholder Name: _____

Cardholder Address: _____

Authorized Amount: \$ Amount Due _____ (Specified amount)

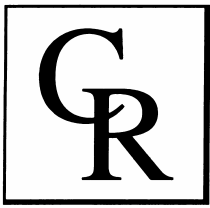
Credit Research Inc. will maintain proper safeguards that all correspondence relating to this document will be held in strict confidence.

Authorized By: _____, _____ (title)

Print Name: _____

Date: _____

Note: Card will be charged on 16th of billing monthly. There will be a charge of \$250 to your credit card that will be credited to your account to ensure the credit card info is valid.



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

ORDER FORM

DATE: _____

FROM: _____ Account # _____

BY: _____

FILE # (optional): _____

****MAKE SURE YOU HAVE AUTHORIZATION TO ACCESS CREDIT PROFILE**

APPLICANT: _____ SS# _____

COAPP: _____ SS# _____

ADDRESS: _____

TO: **CREDIT RESEARCH INC. FAX# (732) 568-0387**

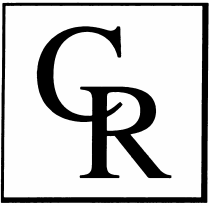
___ IN FILE (*Specify type ie merge TRW, TU, EFX*) ___ BUSINESS REPORT

___ STANDARD FACTUAL ___ SUPPLEMENT

___ RUSH ___ INCLUDE SCORING

___ 12 MONTHS MORTGAGE REVIEW ___ RESCORE

SPECIAL INSTRUCTIONS: _____



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

Authorization to release Information

To Whom It May Concern

I/We have applied for a mortgage loan from:

_____.

As part of the application process I authorized said mortgage Company and it credit reporting agency **Credit Research Inc. I Clyde Rd. Somerset, NJ 08873** may verify information like employment, rental, Account balance, Mortgage, Information from Credit Bureau, Creditors and documents required in connection with the loan and report.

Borrower Signature

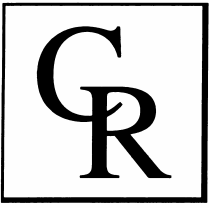
Co-Borrower Signature

SSN: _____ - _____ - _____

_____ - _____ - _____

Date: _____

Date: _____



CREDIT RESEARCH INC.

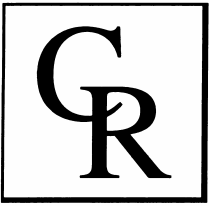
1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

NEW ACCOUNT REQUIREMENTS (Bureau Compliance)

1. The Company name, including any DBAs, and address shown on the Agreement for service and Application must match.
2. The Telephone listing must be verified in the same as company name and address was provided. (Enclose: a copy of most recent telephone bill; photocopy of white/yellow pages listing from recognized publisher; screen print from white/yellowpages.com; etc..)
3. A business credit report and /or the credit report of the principal of the business are required for verification of the business and/or identity of the principal as below:
 - I. A business credit report must be obtained on subscriber.
 - II. The credit report on the principal of the business is required if the principal is:
 - The owner of a sole proprietorship, or
 - A partner in a partnership, or
 - An officer in a corporation if the corporation has been in business less than one year.

If business credit report is not provided and principal does not give consent to access his or her credit report, Credit Research Inc (CRI) can not setup an account to access credit history report.

4. A copy of the current lease of the business must be make provided for review to confirm that the business is at the same address that is shown on the subscriber's agreement for service and in the same business name
5. A copy of the principal's current driver license is required to verify the principal's identity if the principal is:
 1. The owner of a sole proprietorship, or
 2. A partner in a partnership, or
 3. An officer in a corporation if the corporation has been in business less than one year
6. A business license from the applicant must be supplied.
 - a. The business license supplied must be current as of the A business date of the submission.
 - b. An application for a business license is not acceptable.
 - c. The business license must be in the same name as shown on the Application for Service and Agreement for Service.



CREDIT RESEARCH INC.

1 Clyde Road, Somerset, NJ 08873
Phone #: (732) 568-0775 Fax #: (732) 568-0387

- d. The business license must be in the same name as shown on the Application for Service and Agreement for Service.
 - e. Valid substitutions for a business license, when none is required by the state, county and city where the business is located: a copy of the Articles of Incorporation; a copy of the Articles of Partnership; a copy of the Federal Tax ID Certificate or a copy of the State Tax ID Certificate.
 - f. An application for a Federal or State Tax ID Certificate is not acceptable.
7. A complete on-site inspection is required to be conducted on the business by one of the Bureau's Certified on-site inspection companies. (If the subscriber operates from multiple locations or adds subsequent locations, an on-site inspection must be completed for each location.)
