



End User Credit Report Agreement
Residential Screening

ClearStar Logistics, Inc. (Reseller) to supply the credit report component of their background screening offering to your company (Insert Company Name) (End User). You agree to the following terms and conditions governing Employment Credit Reports:

- 1. End User is a (type of business) and has a need for consumer credit information in connection with the evaluation of individuals for tenancy, lease or ownership of a dwelling unit which was initiated by the consumer. ("Residential Screening"). Further, End User certifies their business is not engaged in the business of insurance underwriting, attorney/detective/investigative services, credit repair/counseling or information resale.
2. End User shall request Consumer Report for Residential Screening pursuant to procedures prescribed by Reseller from time to time only when it is considering the individual who has initiated an inquiry into leasing, renting or purchase of a dwelling unit, and for no other purpose.
3. End User certifies that it will not request a Consumer Report for Residential Screening 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 Residential Screening purposes.
b. The consumer has authorized in writing the procurement of the report; and
c. Information from the Consumer Reporting for Residential Screening will not be used in violation of any applicable federal, state or municipal fair housing law or regulation.
4. End User further certifies that if it takes adverse action (adverse action includes rejection of application, increase in rental/leasing rates, increase in deposits, etc.) in whole or in part based on the Consumer Report for Residential Screening Purposes, it will provide the consumer with:
a. A copy of the report to the consumer and or a notice of such adverse action; and
b. Notice to the consumer that states:
(i) The name, address and telephone number for ClearStar Logistics;
(ii) That the consumer is entitled to a free copy of the report and a right to dispute the record through ClearStar Logistics and that ClearStar Logistics is unable to provide the consumer the specific reasons why adverse action was taken by you;
(iii) Provide the consumer a copy of the consumer's rights under the FCRA as approved by the Consumer Financial Protection Bureau (CFPB).
5. End User represents that, if it orders credit reports, it will have a policy and procedures in place to investigate any discrepancy in a consumer's address when notified by the credit bureau that the consumer's address, as submitted by you, substantially varies from the address the credit bureau has on file for that consumer. Further, if you grant occupancy to the consumer and in the ordinary course of your business you furnish information to the credit bureau from which the report came, that you will advise the credit bureau of the address you have verified as accurate if that address is different from the one provided by the credit bureau.
6. End User shall use the Consumer Report 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 Residential Screening decision.
7. End User will maintain copies of all written authorizations for a minimum of six (6) years from the date of inquiry.
8. End User will comply with any audits and provide CSL copies of signed authorizations when requested within 5 business days.
9. With just cause, such a violation of the terms of this agreement or a legal requirement, or a material change in existing legal requirements that adversely affects End User's Agreement, Reseller may, upon its election, discontinue serving the End User and cancel the agreement immediately.

I agree to the above terms and conditions and certify that I am legally authorized to execute this agreement on behalf of Company.

ClearStar Logistics, Inc.

Company:

By: Traci Ivester
EVP/COO

By:
Title:

418 Pirkle Ferry Road
Suite 109
Cumming, Georgia 30040

Address:

Email: traci@clearstarlogistics.net

Email:

Date:

Date:

Signature:

Signature: