



Consumer Credit Report Subscriber Agreement

Member Information

1. North Valley Property Owners Association ("NVPOA") has access to consumer reports from one or more consumer credit reporting agencies.
2. _____, ("Subscriber") is a Large Rental Corporation Fee Management Company Small Owner (1-4 Units) and has a permissible purpose for obtaining consumer reports, as defined by Section 604 of the Federal Fair Credit Reporting Act (15 USC 1681b) as amended by the Consumer Credit Reporting Reform Act of 1996, hereinafter called "FCRA." The subscriber certifies their permissible purpose as:
 - 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; or
 - In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, or in connection with an insurance claim where **written permission of the consumer has been obtained**; or
 - In connection with a tenant screen application involving the consumer; or
 - In accordance with the written instructions of the consumer; or
 - For a legitimate business need in connection with a business transaction that is initiated by the consumer; or
 - As a potential investor, servicer or current insurer in connection with a valuation of, or assessment of, the credit or prepayment risks.
3. Subscriber certifies that it will request consumer reports pursuant to procedures prescribed by NVPOA from time to time only for the permissible purpose certified above, and will use the reports obtained for no other purpose.
4. Subscriber will maintain copies of all written authorizations for a minimum of three (3) years from the date of inquiry.
5. THE FCRA 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, OR IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.
6. Subscriber shall use each consumer report only for a one-time use and shall hold the report in strict confidence, and not to disclose it to any third parties; provided, however, that Subscriber 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. Moreover, unless explicitly authorized in this Agreement or in a separate agreement, between NVPOA and Subscriber, for scores obtained from Trans Union LLC, or as explicitly otherwise authorized in advance and in writing by Trans Union LLC through NVPOA, Subscriber shall not disclose to consumers or any third party, any nor all such scores provided under this Agreement, unless clearly required by law.
7. With just cause, such as delinquency or violation of the terms of this contract or a legal requirement, or a material change in existing legal requirements which adversely affects this Agreement, NVPOA may, upon its election, discontinue serving the Subscriber and cancel this Agreement immediately.

Acknowledgment and Agreement

The NVPOA Full Member and Subscriber ("Subscriber") acknowledges receipt of this Subscriber Agreement and the Full Membership Application, has read and understands both documents, and agrees to comply with and be bound by these agreements when obtaining consumer credit reports from North Valley Property Owners Association / TransUnion LLC. The undersigned is an authorized agent of Subscriber is authorized to execute this agreement on behalf of Subscriber.

North Valley Property Owners Association

Subscriber

Signed: _____
 Name: _____
 Date: _____

Signed: _____
 Name: _____
 Date: _____