



INNOVATIVE CREDIT SOLUTIONS, INC.
BUSINESS REPORT REQUEST

CLIENT (SUBSCRIBER) NAME:		
STREET ADDRESS:		
CITY:	STATE:	ZIP:
CONTACT NAME:		
PHONE NUMBER:	FAX NUMBER:	
DO YOU WISH TO RECEIVE THIS REPORT BY EMAIL?	YES _____	NO _____
E-MAIL ADDRESS (please print clearly):		
NATURE OF BUSINESS:		
USES OF CREDIT INFORMATION (REASON REQUESTING REPORT):		

Disclaimer of Warranty

Because this service involves information provided from other sources, Innovative Credit Solutions cannot and will not be an insurer or guarantor of the accuracy or reliability of the service of data released or stored. Innovative Credit Solutions does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability of fitness for a particular purpose of the service. Information in the service or the media on or through which the services are provided and shall not be liable to reseller or to any of the resellers customers for any loss or injury arising out of or caused in whole or part by Innovative Credit Solutions acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating or delivering the services or information therein.

AGREEMENT

The Undersigned, desiring to receive consumer credit information through Innovative Credit Solutions, Inc., hereinafter "ICS," agrees that all consumer credit information received through ICS will be received subject to the following conditions:

- Information will be requested for the Subscriber's exclusive use. All consumer credit information will be held in strict confidence, except to the extent that disclosure to others is required or permitted by law. All consumer credit information will be requested only by designated representatives of the Subscriber, and employees will be forbidden to obtain reports on themselves, associates or any other persons except in the exercise of their official duties. Subscriber will not disclose consumer credit information to the subject of the information except where permitted by law.
- We agree to hold ICS and all their agents harmless on account of any expense or damage arising from the published or other disclosure of consumer credit information contrary to these conditions, by us, our employees or agents.
- Recognizing that information is secured by and through fallible human sources and that for the fee charged you cannot be an insurer of the accuracy of the information, we understand and agree that the accuracy of any consumer credit information furnished is not guaranteed by you and we release ICS and the consumer credit information repository, their agents, employees, and independent contractors from liability for any negligence in connection with the preparation of such reports and from loss or expense suffered by us resulting directly or indirectly from your reports or those of your affiliated companies.
- Written notice by either party will terminate this agreement, but the obligations and agreements of the undersigned set forth in the second, third, and fourth paragraphs above will remain in force.
- We certify that consumer credit information, consumer reports, as defined by the Fair Credit Reporting Act, 15 U.S.C. 1681 et seq., will be ordered only when intended to be used as a factor in establishing a consumer's eligibility for new or continued credit or employment purposes and that the consumer credit report will be used for not other purpose. We certify that consumer credit information will only be obtained in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of the credit to an account of the consumer or employment decisions.
- It is recognized and understood that the Fair Credit Reporting Act provides that anyone "who knowingly and willfully obtains information on a consumer from a consumer reporting agency (such as ICS) under false pretenses shall be fined not more than \$5,000 or imprisoned not more than one year, or both."

Innovative Credit Solutions, Inc. cannot guarantee the requested Business Report will contain the desired information.

I understand and will comply with this agreement.

Subscriber Signature: _____

Print Name: _____ Date: _____

Phone: 1-800-345-2746
Fax: 1-888-571-7222
Email: info@icscredit.com



PO Box 1440
Lexington, SC 29071
www.icscredit.com

INNOVATIVE CREDIT SOLUTIONS, INC.

BUSINESS REPORT

Please check report requested

BUSINESS PROFILE WITH COMMERCIAL INTELLISCORE	\$55.00
BUSINESS OWNER PROFILE (\$22.00 per owner/individual)	\$22.00
CANADIAN BUSINESS PROFILE WITH SCORE	\$75.00
INTERNATIONAL BUSINESS REPORT	Call For Pricing

THERE WILL BE A \$5.00 ACCESS CHARGE IF NO REPORT IS AVAILABLE

*****SIGNED AUTHORIZATION OR PERSONAL GUARANTEE FROM OWNER NEEDED IF REQUESTING OWNER PROFILE*****

NAME OF COMPANY REPORT REQUESTED ON: _____

ADDRESS OF COMPANY: _____

CITY: _____ STATE: _____ ZIP CODE (required) _____

FEDERAL ID NUMBER _____

TYPE OF CREDIT CARD: VISA MASTERCARD AMERICAN EXPRESS DISCOVER

ACCOUNT NUMBER: _____ EXP DATE: _____

NAME ON CREDIT CARD: _____

BILLING ADDRESS ON CREDIT CARD: _____

CITY: _____ STATE: _____ ZIP CODE: _____

I understand that these are set prices for accessing business reports and authorize Innovative Credit Solutions to charge my credit card listed above for the amount of the report requested. I also acknowledge that Innovative Credit Solutions cannot guarantee that the business report I am requesting will contain the information I am seeking.

SIGNATURE: _____

PRINT NAME: _____ DATE: _____

If requesting owner profile and owner is signing on behalf of Company, owner must sign personal guarantee.

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Email: info@icscredit.com



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INNOVATIVE CREDIT SOLUTIONS, INC.
Personal Guarantee

PRINCIPALS OF THE COMPANY

Principal 1 (Please print)

Name: _____ SS# _____

Title: _____

Home Address: _____

City, State, Zip Code: _____

I certify that I am the person named above. As a principal of _____

I authorize _____ (name of company requesting report) to review my own personal credit profile obtained through Innovative Credit Solutions, Inc., to be used only in conjunction with this application for the company, and agree to act as a personal guarantor.

Signature _____ Title _____ Date _____

Additional Principal if needed (Please print)

Name: _____ SS# _____

Title: _____

Home Address: _____

City, State, Zip Code: _____

I certify that I am the person named above. As a principal of _____

I authorize _____ (name of company requesting report) to review my own personal credit profile obtained through Innovative Credit Solutions, Inc., to be used only in conjunction with this application for the company, and agree to act as a personal guarantor.

Signature _____ Title _____ Date _____

INNOVATIVE CREDIT SOLUTIONS BIS End-User Agreement

This Customer Agreement is executed as of the date set forth below by the undersigned customer (hereinafter referred to as "Customer") for the benefit of Innovative Credit Solutions (hereinafter referred to as "Reseller") and Experian Information Solutions, Inc., acting through its Business Information Solutions Group (hereinafter referred to as "Experian").

A. Restrictions on Use. In consideration for Customer's right to receive and use certain data and services (collectively, the "Services") from Reseller and Experian, Customer understands and certifies to Experian and Reseller that the Services:

- (i) will be used solely in connection with a present or prospective credit or financial transaction with the business entity inquired upon or for other legitimate commercial purposes;
- (ii) will not be used as a factor in establishing an individual's eligibility for (a) credit or insurance to be used primarily for personal, family or household purposes, or (b) employment;
- (iii) will be used in compliance with all applicable laws, regulations and ordinances, and all special use restrictions set forth in the Agreement or adopted by Experian and/or Reseller hereafter; and
- (iv) will be maintained in confidence and disclosed only to persons whose duties reasonably relate to the business purposes for which the information was requested.

B. Additional Restrictions for BOP and Intelliscore Plus or any other Experian Services containing consumer credit information. If the Services include either Experian Business Owner Profile Report ("BOP") or Experian Intelliscore Plus Report or any other Experian Services containing consumer credit information, Customer further certifies to Experian and Reseller that it will use the consumer credit information in the BOP and Intelliscore Plus reports or other account monitoring reports solely in connection with a commercial (i.e., not for personal, family or household purposes) credit transaction involving the individual on whom such information is sought, and only if such individual:

- (i) is the proprietor of an unincorporated business;
- (ii) is a general partner in a partnership;
- (iii) is a guarantor of the business' obligation and has provided a copy of a written guaranty; or
- (iv) has given written instruction for the provision of such information;
- (v) will be used solely as an account monitoring tool when Experian Portfolio Monitoring Services are being provided;
- (vi) will be used in compliance with all applicable laws, regulations and ordinances, and all special use restrictions set forth in any agreement with Customer, Reseller and Experian or adopted by Experian or Reseller hereafter; and
- (vii) will be maintained in confidence and disclosed only to persons whose duties reasonably relate to the business purposes for which the information was requested.

Every inquiry made on an individual will appear on such individual's Experian Consumer Information Solutions Group consumer credit report, listed as a BOP, SBI or account monitoring inquiry when using these reports, and will include the customer's business name and address.

C. Warranty Disclaimer and Limitation of Liability. CUSTOMER FURTHER ACKNOWLEDGES AND AGREES THAT THE DATA AND SERVICES:

- (i) ARE PROVIDED ON AN AS IS AND AS AVAILABLE BASIS AND ARE NOT GUARANTEED AND THAT NEITHER THE RESELLER, EXPERIAN NOR THEIR SOURCES WILL BE LIABLE TO THE CUSTOMER FOR ANY LOSS OR DAMAGE BASED ON THE CONTENT OF THE DATA OR SERVICES OR ANY ERRORS OR OMISSIONS THEREFROM;
- (ii) ARE SUBJECT TO THE FOLLOWING EXCLUSION OF WARRANTY. RESELLER, EXPERIAN AND THEIR SOURCES DO NOT GUARANTEE OR WARRANT THE ACCURACY, COMPLETENESS, CURRENTNESS,

MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE SERVICES, DATA OR THE MEDIA ON WHICH THE DATA IS PROVIDED AND SHALL NOT BE LIABLE TO CUSTOMER FOR ANY LOSS OR INJURY ARISING OUT OF OR CAUSED IN WHOLE OR IN PART BY RESELLER'S, EXPERIAN'S OR THEIR SOURCES' ACTS OR OMISSIONS, WHETHER NEGLIGENT OR OTHERWISE, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING OR DELIVERING THE DATA OR SERVICES. IN NO EVENT SHALL RESELLER, EXPERIAN OR THEIR SOURCES BE LIABLE TO CUSTOMER OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES (INCLUDING BUT NOT LIMITED TO DAMAGES TO BUSINESS REPUTATION, LOST BUSINESS OR LOST PROFITS), WHETHER FORESEEABLE OR NOT, AND HOWEVER CAUSED, EVEN IF RESELLER, EXPERIAN OR THEIR SOURCES ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS PARAGRAPH STATES RESELLER'S, EXPERIAN'S AND THEIR SOURCES' ENTIRE LIABILITY AND THE SOLE REMEDY OF CUSTOMER IN CONNECTION WITH THE PROVISION OF THE DATA AND SERVICES.

(iii) IF, NOTWITHSTANDING THE PRIOR PARAGRAPH, LIABILITY CAN BE IMPOSED ON RESELLER, EXPERIAN OR THEIR SOURCES, THEN CUSTOMER AGREES THAT THE AGGREGATE LIABILITY FOR ANY OR ALL LOSSES OR INJURIES TO CUSTOMER CONNECTION WITH ANYTHING TO BE DONE OR FURNISHED UNDER THE AGREEMENT, REGARDLESS OF THE CAUSE OR THE LOSS OR INJURY (INCLUDING NEGLIGENCE) AND REGARDLESS OF THE NATURE OF THE LEGAL OR EQUITABLE RIGHT CLAIMED TO HAVE BEEN VIOLATED, SHALL NEVER EXCEED THE AMOUNT PAID TO RESELLER FOR THE AFFECTED SERVICES AND CUSTOMER COVENANTS AND PROMISES THAT IT WILL NOT SUE RESELLER, EXPERIAN OR THEIR SOURCES FOR AN AMOUNT GREATER THAN SUCH SUM AND THAT IT WILL NOT SEEK PUNITIVE DAMAGES IN ANY SUIT AGAINST RESELLER, EXPERIAN OR THEIR SOURCES.

Name of Customer: _____

Signature: _____

Print Name: _____

Title: _____

Date: _____