

PERMISSIBLE PURPOSE ADDENDUM & VERMONT CONSUMER CONSENT

As stated by **§ 604 of the Fair Credit Reporting Act** (<http://www.ftc.gov>), Client maintains that it will request credit reports only for a permissible purpose. Client will obtain consumer reports from CCCR only when the issued reports are to be used as a constituent of a legally valid business proceeding involving the consumer. Client is the end user and will not further resell credit information to third parties.

The following are examples of **permissible purposes** (under Sec. 604 of FCRA), which Client may procure credit:

- In connection with a credit transaction involving the customer 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.
- For employment screening or tenant screening purposes involving the consumer.
- For a legitimate business need in connection with a business transaction that is initiated by the consumer.

The following is a list (although not exhaustive) of businesses or purposes, for which we are not allowed to provide credit reports:

- Attorneys or law offices of any type
- Private detectives, detective agencies, or investigative companies
- Bail Bondsman or Check Cashing
- Employment Screening or Tenant Screening (unless you are the end user)
- Credit Counseling, Credit Repair, or Financial Counseling
- Dating Services or Locating Missing Persons
- Individuals seeking information for their private use
- Asset Location Services
- Law Enforcement (except for employment screening)
- Companies that resell credit reports to third parties
- Any company or person involved in credit fraud or other unethical business practices
- Companies listed on the credit bureaus Alert List

Vermont Consumer Consent: Client agrees to comply with Vermont Fair Credit Reporting Statute, 9 V.S.A. Section 2480e (1999), which provides:

- (a) A person shall not obtain the credit report of a consumer unless:
 - (1) the report is obtained in response to a court order having jurisdiction to issue such an order; or
 - (2) the person has secured the consent of the consumer in writing, and the report is used for the purposes consented to by the consumer.
- (b) Credit reporting agencies shall adopt reasonable procedures to assure maximum possible compliance with subsection (a) of this section.
- (c) Nothing in this section shall be construed to affect:
 - (1) the ability of a person who has secured the consent of the consumer pursuant to subdivision (a)(2) of this section to include in his or her request to the consumer permission to also obtain credit reports, in connection with the same transaction or extension of credit, for the purpose of reviewing the account, increasing the credit line on the account, for collection action on the account, or for other legitimate purposes associated with the account; and
 - (2) the use of credit information for the purpose of prescreening, as defined and permitted from time to time by the Federal Trade Commission.

By signing below, I acknowledge that I, as well as my employees and agents, have read and understand the above policies, and will keep a copy of this document in our files.

Name of Owner/Broker/Guarantor

Company Name

Signature of Owner/Broker/Guarantor

Date