

Account Setup Checklist:
Sole Proprietorship, Partnership, or Privately Held Corporation

- _____ 1) Is the Mortgage Fax, Inc. Subscriber Agreement completed? Check the following:
- _____ a) **Permissible purpose** is filled out and valid on page 2
(i.e. pre-approval for mortgage home loans, process mortgage home loans, etc.)
- _____ b) **Initial pages 2,3,4,5,6,7,8 and 9 of the agreement**
- _____ c) **Fill out Page 5 in its entirety**
- **Sign the upper right hand portion of Page 5**
 - **Completely fill out "Company Information"**
 - **The "Further Agreement" must be signed.** Mortgage Fax, Inc requires to check your credit report as part of our account setup process.
 - **Master Account designation** is required if you are setting up multiple accounts under the same company name.
- _____ d) **Complete Page 6**
- **Enter company name in field**
 - **Check off appropriate answer**
 - **Sign page 6**
- _____ e) **Complete Page 7**
- **Enter date and company name in field and sign page 8**
- _____ f) **Complete Page 9**
- **Enter company name in field and sign page 9**
- _____ 2) Equifax requires that you provide the following documents:
- A copy of your drivers license
 - What is the name of your landlord res/comm if applicable? _____ Phone #: _____
- _____ 3) Please fill out the credit card authorization form for the following:
- Repository required physical inspection conducted by a repository approved company. There is a 1 (one time) \$125.00 fee for this inspection. If the inspection is cancelled, the cancellation fee will be charged to you.
- _____ 4) For Trans Union Compliance we need a letter of intent that must be on your letter head and must be signed by an officer, owner or authorized manager of the company. The letter must include in your own words the following:
- The nature of your business
 - Your intended use for the service
 - Your anticipated monthly volume
 - Your intent as to whether you will access Trans Union primarily local, regional, or national

Mortgage Fax, Inc. requires two of the following documents to complete repository compliance:

- Broker's/Lender's License (required)
- Business License
- Articles of Incorporation
- Certified Tax Records

Mortgage Fax, Inc. will verify additional information about your business to assure compliance with the FCRA and credit repositories policies, including but not limited to:

- Business telephone listings
- Your company's website (if applicable)
- Fictitious Business Name Statement

** If MFI cannot obtain the necessary information we will contact you for assistance in completing our compliance review.

Please fax completed agreement and supporting documents to (714) 899-9027
Mail originals to 18685 Main St #101 PMB624, Huntington Beach, CA 92648 within 3 business days



In order to receive consumer credit reports, bureau scoring services, and other enhancements to the basic consumer report provided by Mortgage Fax, Inc. ("MFI"), together with such additional services as may be requested by the Subscriber and furnished by MFI (together "the parties") under separate Agreements and/or Addendums, the undersigned Subscriber, desiring to use the services of MFI agrees as to the terms and conditions set forth in this Mortgage Fax, Inc. Credit Subscriber Agreement ("Agreement"):

Credit Reports

1. All services and reports provided to the Subscriber are subject to the following conditions:
 - a. Subscriber agrees that all services and reports ordered and received by Subscriber shall be ordered, received and used in compliance with applicable federal, state and local laws, regulations and ordinances including but not limited to the Fair Credit Reporting Act ("FCRA"). Subscriber certifies that credit information will be used for the following purposes: _____
 - b. All reports, whether oral, written, or electronic, will be kept strictly confidential. No information will be requested for the use of any other person except with the written permission of MFI. Subscriber certifies that they are the end user of the information and will not resell or provide it to a third party.
 - c. Any equipment, software or manuals provided to Subscriber shall be returned to MFI upon termination of this Agreement. Such equipment and software shall be used only in connection with this Agreement.
 - d. This Agreement covers all locations of Subscriber located within the United States.
 - e. The Subscriber agrees to hold MFI and its affiliated companies, and their officers, agents, employees and independent contractors harmless on account of any expense or damage resulting from (a) the publishing by the Subscriber, or its employees or agents, of report information contrary to these conditions or (b) the illegal use of information.
 - f. Information is secured by and through fallible human sources and for the fee charged, MFI cannot be an insurer of the accuracy of the information. Subscriber understands and agrees that the accuracy of any information is not guaranteed by MFI, and Subscriber releases MFI and its affiliated companies and their officers, agents, employees and independent contractors from liability for any negligence in connection with the preparation of such reports and from any loss or expense suffered by the Subscriber resulting directly or indirectly from MFI's reports or those of its affiliated companies. Recognizing that a complete and accurate application or request is necessary for the preparation of an accurate report, Subscriber releases MFI and its affiliated companies and their officers, agents, employees and independent contractors from any liability for negligence in connection with the preparation of reports and from any loss or expense suffered by the Subscriber as a result of any intentional or unintentional failure to disclose all relevant personal, public record and credit history information by the Subscriber, its officers, agents, employees, independent contractors or the consumer.
2. Subscriber certifies that it is an entity that has permissible purpose to purchase credit reports in connection with credit applications. Subscriber has read and will comply with the FTC's "Notice to Users of Consumer Reports: Obligations under the FCRA" <http://www.ftc.gov/os/statutes/2user.htm>.
3. This Subscriber Agreement shall be in effect for one (1) year from the date hereunder and thereafter shall be automatic for additional one (1) year periods, unless either party notifies the other in writing at least thirty (30) days prior to a current expiration date.
4. No action, regardless of form, arising out of the transactions occurring or contemplated under this Agreement shall be brought by any party more than two (2) years after delivery of the service and/or report-giving rise to such cause of action.
5. Subscriber may not assign its rights under this Agreement except with the prior written consent of MFI.
6. Subscriber shall pay all applicable state and local taxes, (i) for the services and reports provided by MFI, and (ii) for the services and reports provided by the Subscriber to its customers.
7. Subscriber shall pay MFI's invoices fifteen (15) days from the date of invoice. Outstanding balances more than fifteen (15) days past due are subject to a late payment charge of 1.5% per month. In the event of litigation to collect outstanding invoices, the Subscriber agrees to pay MFI's reasonable attorney's fees and cost of suit.
8. Employees of Subscriber are forbidden to obtain reports on themselves, or any other person except as provided herein.
9. Subscriber acknowledges that all locations associated with the subscriber (unless the subscriber is a publicly traded entity) will be subject to a physical inspection by a company approved by all three repositories. Account setup approval is contingent upon the results of the completed physical inspection.

Bureau Scoring Services

1. Subscriber hereby requests that MFI process the credit reports it purchases during the term hereof with credit scores on all requests. MFI will identify on the credit reports the source of the score and the type of score model.
2. A statistical credit score evaluates the credit history on an individual consumer in a given bureau's database and provides a score, which rank orders the consumer with respect to likely credit performance.
3. The organizations that created the credit scores have warranted that the scores are empirically derived and statistically sound and that no scoring algorithm used to create the scores uses a "prohibited basis" as each of these terms have been defined in the Equal Credit Opportunity Act and Regulation B ("Reg B"). Scores may appear on a credit report for convenience only, but are not a part of the credit report, nor do they add to the information in the report on which it is based. In addition to the score, MFI can provide up to four (4) factors from the credit report, which most significantly influenced the score.
4. Unless otherwise noted, the following risk model scores will be ordered with each report.

Experian Fair/Isaac VII

Equifax Beacon 5.0

TransUnion Classic 04

5. Requirements for reselling the Experian Fair/Isaac Score are as follows: a) A prohibition on the use by End User, its employees, agents or subcontractors, of the trademarks, service marks, logos, names, or any other proprietary designations, whether registered or unregistered, of Experian Information Solutions, Inc. or Fair Isaac Model Company, or the affiliates of either of them, or of any other party involved in the provision of the Experian/Fair Isaac Model without such entity's prior written consent. b) A prohibition on any attempts by End User, in any manner, directly or indirectly, to discover or reverse engineer any confidential and proprietary criteria developed or used by Experian/Fair Isaac in performing the Experian/Fair Isaac Model.
6. Subscriber recognizes that factors other than credit scores must be considered in making a mortgage credit decision, including the credit report, the individual credit application and economic factors. The factors that are provided by MFI as significantly contributing to the score may be disclosed to consumers as the reasons for taking adverse action, as required by Reg. B. However, the score itself is proprietary, and may not be used as the reason for adverse action under Reg. B and, accordingly, shall not be disclosed to credit applicants, unless otherwise authorized by state law.
7. Subscriber shall be responsible for compliance with all laws and regulations to which it is subject; and, shall indemnify and hold Mortgage Fax, Inc. and its affiliated companies, representatives and employees harmless from and against any and all liabilities, damages, losses, claims, costs and expenses (including attorneys' fees) arising out of or related to Subscriber's use of the bureau-based credit scores.
8. Each party hereto shall be responsible for compliance with all laws and regulation to which it is subject.
9. Except for MFI's charges for its services, this Agreement states the entire understanding of the parties as to bureau-based credit scoring, supersedes all prior correspondence, documentation or representations and may not be amended except by written agreement signed by both parties.

Access Security Requirements

Informative Research, as a consumer reporting agency, adheres to the privacy tenants of the FCRA, 15 USC § 1681 et seq. IR will use and disclose any personally identifiable financial information that the Subscriber furnishes to IR about consumers or customers only as permitted under the FCRA and where applicable, the Gramm-Leach-Bliley Act 15 USC. Section 6801 et seq. Subscriber and IR agree that the parties must work together to protect the privacy of consumers and reduce unauthorized access of consumer credit reports. In accessing any repository services through IR, Subscriber agrees to follow these measures:

2. Maintain a Vulnerability Management Program

- 2.1 Keep operating system(s), Firewalls, Routers, servers, personal computers (laptop and desktop) and all other systems current with appropriate system patches and updates.
- 2.2 Configure infrastructure such as Firewalls, Routers, personal computers, and similar components to industry best security practices, including disabling unnecessary services or features, removing or changing default passwords, IDs and sample files/programs, and enabling the most secure configuration features to avoid unnecessary risks.
- 2.3 Implement and follow current best security practices for Computer Virus detection scanning services and procedures:
 - Use, implement and maintain a current, commercially available Computer Virus detection/scanning product on all computers, systems and networks.
 - If you suspect an actual or potential virus, immediately cease accessing the system and do not resume the inquiry process until the virus has been eliminated.
 - On a weekly basis at a minimum, keep anti-virus software up-to-date by vigilantly checking or configuring auto updates and installing new virus definition files.
- 2.4 Implement and follow current best security practices for computer anti-Spyware scanning services and procedures:
 - Use, implement and maintain a current, commercially available computer anti- Spyware scanning product on all computers, systems and networks.
 - If you suspect actual or potential Spyware, immediately cease accessing the system and do not resume the inquiry process until the problem has been resolved and eliminated.
 - Run a secondary anti-Spyware scan upon completion of the first scan to ensure all Spyware has been removed from your computers.
 - Keep anti-Spyware software up-to-date by vigilantly checking or configuring auto updates and installing new anti-Spyware definition files weekly, at a minimum. If your company's computers have unfiltered or unblocked access to the Internet (which prevents access to some known problematic sites), then it is recommended that anti-Spyware scans be completed more frequently than weekly.

3. Protect Data

- 3.1 Develop and follow procedures to ensure that data is protected throughout its entire information lifecycle (from creation, transformation, use, storage and secure destruction) regardless of the media used to store the data (i.e., tape, disk, paper, etc.)
- 3.2 All Experian data is classified as Confidential and must be secured to this requirement at a minimum.
- 3.3 Procedures for transmission, disclosure, storage, destruction and any other information modalities or media should address all aspects of the lifecycle of the information.
- 3.4 Encrypt all Experian data and information when stored on any laptop computer and in the database using AES or 3DES with 128-bit key encryption at a minimum.
- 3.5 Only open email attachments and links from trusted sources and after verifying legitimacy.

4. Maintain an Information Security Policy

- 4.1 Develop and follow a security plan to protect the Confidentiality and integrity of personal consumer information as required under the GLB Safeguard Rule.
- 4.2 Establish processes and procedures for responding to security violations, unusual or suspicious events and similar incidents to limit damage or unauthorized access to information assets and to permit identification and prosecution of violators.
- 4.3 The FACTA Disposal Rules requires that you implement appropriate measures to dispose of any sensitive information related to consumer credit reports and records that will protect against unauthorized access or use of that information.
- 4.4 Implement and maintain ongoing mandatory security training and awareness sessions for all staff to underscore the importance of security within your organization.

5. Build and Maintain a Secure Network

- 5.1 Protect Internet connections with dedicated, industry-recognized Firewalls that are configured and managed using industry best security practices.
- 5.2 Internal private Internet Protocol (IP) addresses must not be publicly accessible or natively routed to the Internet. network address translation (NAT) technology should be used.
- 5.3 Administrative access to Firewalls and servers must be performed through a secure internal wired connection only.
- 5.4 Any stand alone computers that directly access the Internet must have a desktop Firewall deployed that is installed and configured to block unnecessary/unused ports, services, and network traffic.
- 5.5 Encrypt Wireless access points with a minimum of WEP 128 bit encryption, WPA encryption where available.
- 5.6 Disable vendor default passwords, SSIDs and IP Addresses on Wireless access points and restrict authentication on the configuration of the access point.

6. Regularly Monitor and Test Networks

- 6.1 Perform regular tests on information systems (port scanning, virus scanning, vulnerability scanning).
- 6.2 Use current best practices to protect your telecommunications systems and any computer system or network device(s) you use to provide Services hereunder to access Experian systems and networks. These controls should be selected and implemented to reduce the risk of infiltration, hacking, access penetration or exposure to an unauthorized third party by:
 - protecting against intrusions;
 - securing the computer systems and network devices;
 - and protecting against intrusions of operating systems or software.

Record Retention: The Federal Equal Opportunities Act states that a creditor must preserve all written or recorded information connected with an application for 25 months. In keeping with the ECOA, the repositories require that you retain the credit application and, if applicable, a purchase agreement for a period of not less than 25 months. When conducting an investigation, particularly following a consumer complaint that your company impermissibly accessed their credit report, the repositories will contact you and will request a copy of the original application signed by the consumer or, if applicable, a copy of the sales contract.

“Under Section 621 (a) (2) (A) of the FCRA, any person that violates any of the provisions of the FCRA may be liable for a civil penalty of not more than \$2,500 per violation.”

ADDENDUM TO AGREEMENT FOR SERVICE (INTERNET)

THIS ADDENDUM TO AGREEMENT FOR SERVICE ("Addendum") is made with reference to the Agreement for Service ("Agreement") dated _____, between MORTGAGE FAX and _____ ("Client"). The term "credit reports" is used in this Addendum with the meaning assigned to such term in the Agreement.

RECITALS

- A. Client desires to obtain credit reports from MORTGAGE FAX through the Internet pursuant to this Addendum.
- B. MORTGAGE FAX is willing to furnish credit reports to the Client through the Internet based upon Client's representations, warranties, and covenants in this Addendum.

In consideration of the mutual covenants set forth therein, the parties agree as follows:

1. **Orders for and Delivery of Credit Reports.** MORTGAGE FAX will accept orders for credit reports from Client transmitted to MORTGAGE FAX at MORTGAGE FAX's Internet website ("MORTGAGE FAX Website"), and MORTGAGE FAX will transmit credit reports ordered by Client in such manner to a location at MORTGAGE FAX's Website that is accessible only pursuant to the subscriber number and password assigned to Client by MORTGAGE FAX (together, "MORTGAGE FAX Password"). Orders for credit reports must include the name, social security number, and address of the subject of the credit report, and any other information specified by MORTGAGE FAX. The operator must have a unique Internet identification and password. Sharing the identification and password is strictly prohibited. All credit reports delivered by MORTGAGE FAX to Client through the Internet pursuant to this Addendum will be encrypted.
2. Client agrees to establish and maintain the following security procedures to prevent unauthorized access to credit reports delivered pursuant to this Addendum:
 - a. Client will protect the MORTGAGE FAX Password so that only authorized employees of Client ("Authorized Employees") have access to this information. Client agrees to limit Authorized Employees to those employees who have a need to know the MORTGAGE FAX Password to carry out their official duties with Company. Prior to providing an Authorized Employee with access to the MORTGAGE FAX Password, Client will provide the Authorized Employee with adequate training regarding the requirements of this Addendum and applicable laws, and will require the Authorized Employee to agree to comply with all the requirements set forth in Exhibit A attached to this Addendum ("Employee Requirements"). Client agrees not to add any employee as an Authorized Employee unless the employee receives the required training and agrees to comply with the Employee Requirements. Client will be responsible for any failure of an Authorized Employee to comply with any of the Employee Requirements, and Client's indemnity pursuant to Section 7 below shall apply to any such failure to comply. Client will not post the MORTGAGE FAX Password at its facilities, and Client will take all other actions necessary to prevent unauthorized persons from gaining knowledge of the MORTGAGE FAX Password. The MORTGAGE FAX Password must not be released by telephone to any telephone caller, even if the caller claims to be a MORTGAGE FAX employee. MORTGAGE FAX reserves the right to change the MORTGAGE FAX Password at any time to prevent unauthorized access to credit reports delivered to Client through the Internet.
 - b. All Internet access software used by Client to order and obtain credit reports through the Internet, whether developed by Client or purchased from a third-party vendor, must have the MORTGAGE FAX Password "hidden" or embedded so that the MORTGAGE FAX Password is known only to Authorized Employees. Each Authorized Employee must be assigned a unique logon code ("Logon Code") to be able to open and use the MORTGAGE FAX Website. Authorized Employees will be required to protect the secrecy of their Logon Codes, and as soon as an Authorized Employee loses such status (whether by termination of employment or otherwise), Client will immediately disable such employee's Logon Code.
 - c. Client will also follow the security procedures required under the Agreement and agrees to establish such additional security procedures as may be specified by MORTGAGE FAX from time to time. In addition, Client agrees to follow the security and other requirements imposed by MORTGAGE FAX's credit information providers ("Repositories"), as furnished to Client by MORTGAGE FAX from time to time.
3. Client must use a Netscape or Microsoft browser version 4.0 and above or a browser that supports 128-bit encryptions.
4. Client understands and agrees that this Addendum applies only to the delivery of credit reports by MORTGAGE FAX to Client by means of the Internet, and nothing in this Addendum modifies or supersedes the requirements of the Agreement regarding the transfer of credit reports (or any information therein) by Client through the Internet. **Client reaffirms that it will not transmit any credit reports (or information therein) through the Internet without express written permission of MORTGAGE FAX pursuant to the requirements of the Agreement.**
5. Client agrees that it will permit the Repositories to audit Client's compliance with the requirements of this Addendum and to make any changes required by a Repository. Client agrees that MORTGAGE FAX may terminate or suspend providing credit reports to Client through the Internet pursuant to Section 6 below, if required by a Repository.
6. Client agrees that MORTGAGE FAX may, without any liability to Client, terminate or suspend Client's receipt of credit reports via the Internet at any time, effective immediately on oral or written notice, for any reason including, without limitation, MORTGAGE FAX's determination that such method of transmission to Client imposes a risk of misuse of the

credit reports, Client's breach of any requirement of this Addendum or the Agreement, any material increase to MORTGAGE FAX in the cost of using the Internet, or any other reason. In addition, if the Agreement is terminated, this Addendum shall automatically terminate.

7. Client agrees that its indemnity in the Agreement applies to any breach by Client of its obligations in this Addendum or credit report obtained through the MORTGAGE FAX Website or any information contained in any such report by any employee of Client, agent, or independent contractor of Client (or former employer, agent, or independent contractor).
8. Client agrees that MORTGAGE FAX may audit Client's compliance with the requirements of this Addendum at any time on reasonable notice to Client and that Client will cooperate with MORTGAGE FAX in such audits. Client agrees to implement any change to its procedures (whether as a result of such audit or otherwise) and to establish any new procedures requested by MORTGAGE FAX.
9. This Addendum will not be effective until accepted and approved by MORTGAGE FAX. No change in this Addendum may be made except pursuant to a written instrument executed by the Compliance Officer or other authorized officer of MORTGAGE FAX.

EXHIBIT A

EMPLOYEE REQUIREMENTS

All Authorized Employees must agree to comply with the following requirements:

1. The employee must have read the portions of the Addendum and the Agreement for Service relating to the permissible purposes for which credit reports may be ordered from MORTGAGE FAX and the restrictions on the use and dissemination of such reports and the information therein, must be familiar with the requirements specified therein, and must agree to comply with such requirements.
2. The employee must agree not to disclose the MORTGAGE FAX Password or the Logon Code assigned to the employee to any other person.
3. The employee must agree not to order credit reports from MORTGAGE FAX except in performance of the employee's official duties for Company. The employee must acknowledge his or her awareness that the Fair Credit Reporting Act provides that "[a]ny person who knowingly and willfully obtains information on a consumer from a consumer reporting agency [such as MORTGAGE FAX] under false pretenses shall be fined under Title 18 United States Code, imprisoned for not more than 2 years, or both."
4. The employee must acknowledge that credit reports contain extremely sensitive information, and agree to protect the privacy of such information by using credit reports obtained from MORTGAGE FAX solely in connection with the employee's official duties for Company, not copying such credit reports (except as required by the employee's official duties), not providing such credit reports or any information therein to any person (except in the course of the employee's official duties), and taking adequate steps to prevent unauthorized persons gaining access to such reports or information.
5. The employee must agree that after termination of his or her employment by Company or Company's withdrawal of the employee's designation as an Authorized Employee, the employee will not obtain or attempt to obtain credit reports from MORTGAGE FAX through the MORTGAGE FAX Password or the employee's Logon Code for any reason.

Client Name

Signature of Authorized Officer

Printed or Typed Name

Title

Date



Physical Inspection Credit Card Auth Form

Mortgage Fax, Inc. accepts Visa, MasterCard, American Express and Discover card payments. Just complete the form below and mail or fax it back to us. We will charge your credit card \$125.00 for the physical inspection (this fee is non-refundable).

Fax to: 714-899-9027
Mail to: Mortgage Fax, Inc.
Attn: Credit Card Processing
18685 Main St #101 PMB624
Huntington Beach, CA 92648

Please indicate below if you wish to charge all future invoices to your credit card.



=====

Credit Card Payment Authorization

Company Name: _____ Client Number: _____
Cardholder Name: _____
Cardholder Address: _____
City, State: _____ Zip Code: _____
Credit Card Number: _____ Expiration: _____
CC Authorization code (from signature bar on back of card): _____

Card Type (circle): VISA American Express MasterCard Discover Card

Amount Charged for Physical Inspection: \$125.00

Charge all future invoices? Yes No

I hereby authorize Mortgage Fax, Inc. to charge payment in the above-indicated amount for the referenced invoices to my credit card account. If I have checked to charge all future invoices to this credit card account, I understand that my card will be charged automatically for the cost of the invoice on the bi-weekly billing date. If your account falls more than 30 days past due Mortgage Fax may charge your credit card for any past due invoices. According to the merchant and cardholder agreements, I recognize that this amount can only be charged to me as Mortgage Fax, Inc.'s direct client, and cannot be charged to the borrower. By signing below, I am agreeing that I am the person whose name and information appears above.

Cardholder Signature: _____ Date: _____

Revised 05/20/08

**7181 Garfield Ave, Huntington Beach, CA 92648
(714) 899-2656 Phone (714) 899-9027 Fax**

YOUR LETTERHEAD HERE

March 10, 2009

Re: LETTER OF INTENT

Dear Mortgage Fax Representative,

This letter is to serve as a letter of intent for, **(YOUR NAME HERE)**. **(YOUR NAME HERE)** is pulling credit reports for the purpose of Mortgage Loan Origination and will be pulling approximately **(# OF REPORTS)** per month. **(YOUR NAME HERE)** is approved to lend in **(PRIMARILY LOCAL, REGIONAL OR NATIONAL)**.

Thank you,

YOUR NAME HERE
TITLE
COMPANY
PHONE #

YOUR ADDRESS INFO HERE



**MORTGAGE FAX CREDIT SUBSCRIBER AGREEMENT ADDENDUM
HOME BASED BUSINESS**

This Home-Based Business Addendum supplements the Mortgage Fax Credit Subscriber Agreement dated _____ between Mortgage Fax, Inc. (MFI) and the Subscriber Company listed below.

In order to receive consumer credit reports, bureau scoring services, and other enhancements to the basic consumer report provided by MFI, together with such additional services as may be requested by the Subscriber and furnished by MFI (together “the parties”) under separate Agreements and/or Addendums while operating from a residential location, the undersigned Subscriber agrees as follows:

Physical Security of Consumer Credit Data

- Subscriber agrees that in keeping with the Access Security Requirements of the MFI Credit Subscriber Agreement, Subscriber will take all actions necessary to ensure the physical security of consumer data whether stored digitally or in hard copy in the home office. These include, but are not limited to, maintaining separation between the business office and living quarters in the residence, restricting access to the business office to people associated with the business, storing hard-copy files in locked cabinets, and ensuring proper disposal of all records to maintain confidentiality by shredding or otherwise destroying records at the end of their retention period.

Annual Physical Inspection of Home Office

- Subscriber understands that an annual on-site inspection of the residential location from which the business operates is required of all home-based MFI Subscribers and agrees to promptly schedule the inspector’s visit when contacted for the annual re-inspection. Subscriber understands and agrees that the cost for the re-inspection will be billed to the Subscriber at the then-current rate.

Subscriber Company: _____

Signature : _____

Title : _____

Date : _____