



CUSTOMER SERVICES AGREEMENT

Account No.: _____
(Official Use Only)

THIS AGREEMENT is effective and services are to begin as of the ____ day of _____, 20___. This Agreement is executed by and between Trackers, Inc. d/b/a Trak-1 Technology ("TRAK-1"), a Texas corporation, having its address of 6060 Richmond #170, Houston, Texas 77057, through its authorized agent and the party identified below ("Customer").

Customer Information

Customer's Legal Name: _____

Physical Address: _____

City: _____ State: _____ Zip: _____ Years at Address: _____

Type of Business: (Check One) Proprietorship Partnership Corporation LLC State of Inc. _____

Tax ID / FEIN: _____ Approximate No. of Employees: _____ Business Start Date: _____

Business Website Address: _____

List All Business Activities: _____

Customer Contact Name: _____ Title: _____

Phone Number: _____ Fax Number: _____

Email: _____

Member or Affiliate of Other Trak-1 Customer: YES NO Name: _____

Billing Information

Billing/AP Contact: _____ Billing/AP Email for E-voicing: _____

Billing/AP Address: _____

City: _____ State: _____ Zip: _____

Billing/AP Phone: _____ Billing/AP Fax: _____

Credit Card Type: MC VISA AMEX Credit Card #: _____

Name on Credit Card: _____ Exp. Date: _____

Credit Card Billing Address: _____

City: _____ State: _____ Zip: _____

Service Request Details

 Check all that apply:

Service Type: Residential Screening Pre- Employment Screening Non-Profit Volunteer Screening
 Other (please describe): _____

Data Type Requested: Credit Reports Criminal History Drug & Alcohol Testing
 Motor Vehicle Records Worker's Compensation History

Anticipated Monthly Volume: _____

CUSTOMER PERMISSIBLE PURPOSE & RESTRICTED USE CERTIFICATION

Customer has a permissible purpose for obtaining consumer reports in accordance with the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) including, without limitation, all amendments thereto ("FCRA"). The Customer certifies its permissible purpose as (**Customer must initial all applicable purposes**):

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. Customer will not use these reports for employment purposes; or

For employment or volunteer purposes. Customer will use Reports only for employment or volunteer purposes, and will not access any other credit information for employment or volunteer purposes. Customer will not order or use a Report to determine eligibility for credit or insurance or in connection with the collection of a debt. Customer certifies that it will make the disclosures and meet the conditions required by the Fair Credit Reporting Act, as amended ("FCRA"), to the subject of each Report it accesses, and that information from the Report will not be used in violation of any applicable Federal or State equal employment opportunity law or regulation, if Customer takes any adverse action based on any information from a Personal report, Customer will verify that information through another source; or

In connection with the underwriting of insurance involving the consumer or review of existing policy holders for insurance underwriting purposes, in connection with an insurance claim where written permission of the consumer has been obtained. Customer will not access credit reports in connection with any insurance purpose other than underwriting. Customer will not access credit reports on any consumer after the consumer has filed a claim for proceeds of any insurance policy; or

In connection with a valuation of, or an assessment of the credit or prepayment risks associated with, an existing credit obligation. Customer must be a potential investor in, potential servicer of or a current insurer of an existing credit obligation; or

In connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial status. Customer must be a governmental instrumentality or acting as an agent for a governmental instrumentality; or

In connection with the establishment of an individual's capacity to make child support payments or determining the appropriate level of such payments. Customer must be the head of state or local child support enforcement agency or authorized by the head of such agency. Customer certifies that it will make the disclosures and meet the conditions required by the FCRA to the subject of each report it accesses, and that information from the report will not be used in connection with any other civil administrative, or criminal proceeding, or for any other purpose; or

Customer is a noncredit granting government agency and certifies that it will request and receive identifying information, limited to name, address, former addresses, places of employment or former places of employment; or

In connection with a tenant screening application involving the consumer; or

Mortgage Reports. Customer certifies that it will obtain credit reports only in connection with a credit transaction involving the consumer on whom the information is furnished. Customer will request information for preparing mortgage credit reports only; 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. Trak-1 will not accept this Agreement unless an explanation of the business transaction is attached.

Customer certifies that it shall use the consumer reports: (a) solely for the Subscriber's certified use(s); and (b) solely for Customer's one-time use. Customer shall not request, obtain or use consumer reports for any other purpose including, but not limited to, for the purpose of selling, leasing, renting or otherwise providing information obtained under this Agreement to any other party, whether alone, in conjunction with Customer's own data, or otherwise in any service which is derived from the consumer reports. The consumer reports shall be requested by, and disclosed by Customer only to Customer's designated and authorized employees having a need to know and only to the extent necessary to enable Customer to use the Consumer Reports in accordance with this Agreement. Customer shall ensure that such designated and authorized employees shall not attempt to obtain any Consumer Reports on themselves, associates, or any other person except in the exercise of their official duties.

Customer will maintain copies of all written authorizations for a minimum of five (5) years from the date of inquiry.

RECITALS

TRAK-1 provides background screening services, including but not limited to pre-employment, volunteer and resident applicant screening, via the TRAK-1 Background Verification System. The TRAK-1 web-based automated background screening software system compiles a consortium of individual public records applicable to performing background screening on individuals into a summary report to serve as a verification and risk management tool for evaluating the credit worthiness and/or the criminal history of an individual.

The TRAK-1 software system provides the Customer with a combination of the following public records based on Customer's individual criteria and individual requests: Consumer Credit Reports; Criminal Records; Eviction Records; Negative Check Writing History; limited Rental Performance Data; and limited Employment Information. The TRAK-1 software system assimilates any combination of the aforementioned public records and provides information on an individual in a single reporting format.

Any references to a Multi-State or National Criminal Search shall not be construed as covering all jurisdictions located throughout the United States. TRAK-1 relies totally on various public information reporting agencies and TRAK-1 cannot and does not guarantee the accuracy or validity of such data provided by such third parties.

Customer desires to purchase from TRAK-1 the background screening services described above, and TRAK-1 desires to provide Customer with the same pursuant to the terms and conditions of this Agreement. Therefore, the parties agree as follows:

TERMS AND CONDITIONS OF SERVICE

1. REPORTS AND COMPLIANCE RELATED REQUIREMENTS.

a. TRAK-1 PROVIDES REPORTS. When Customer runs a background check using the Trak-1 Software, TRAK-1 provides to Customer a consumer report ("Report(s)"), as defined in the federal Fair Credit Reporting Act ("FCRA"), as it exists or is hereafter amended. Customer understands that in addition to the requirements found within this Agreement, the FCRA and certain state laws govern the use of Reports.

b. CUSTOMER ACKNOWLEDGES FCRA OBLIGATIONS. Customer acknowledges having received and read the "Notice to Users of Consumer Reports: Obligations of Users Under the FCRA," as provided in your Customer Compliance Package(s), as prescribed by the Federal Trade Commission. Customer agrees to abide by the laws and/or regulations set forth in this Notice and in all materials provided in the Customer Compliance Package(s).

c. CUSTOMER REQUESTS REPORTS ONLY IF AUTHORIZED. Customer agrees and certifies that Customer will only request a Consumer Report from TRAK-1 for Applicants who have authorized such Report to be provided, as further discussed in paragraph (1)(f) below. For the purposes of this Agreement the term "Applicant" shall include a consumer, tenant, prospective tenant, former tenant, credit applicant, employee, prospective employee, volunteer, or prospective volunteer.

d. CUSTOMER AGREES TO USE REPORTS ONLY FOR PERMISSIBLE PURPOSES. Every time Customer requests a Report from TRAK-1, Customer certifies that it is obtaining the Report for its exclusive one-time use for a "permissible purpose" as defined in Section 604 of the FCRA or this Agreement, which is defined to include an intent by Customer: (1)(a) to use the information 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 (2) to use the information for employment; or (3) to use the information for volunteer purposes. **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, United States Code, imprisoned for not more than 2 years, or both.**

e. WRITTEN AUTHORIZATION OBTAINED IN ADVANCE BY CUSTOMER. Customer shall abide at all times by applicable provisions of the FCRA. Customer shall obtain an Applicant's written authorization *prior* to requesting a Report, whether or not federal or state law requires such Applicant's written authorization, and will provide the Applicant with a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act," as prescribed by the Federal Trade Commission ("FCRA Summary of Rights"), a current sample of which is provided in the Customer Compliance Package. Written authorizations shall include language that permits Trak-1 to provide an applicant's information to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies. Additionally, if Customer wishes to use Reports for collection purposes on a former tenant, written authorizations shall also include language that authorizes Customer to obtain Reports for that purpose. All Applicant authorizations required by law, or this Agreement, shall be retained by Customer for five (5) years. Evidence of such written authorizations shall be made available for inspection by Trak-1 upon demand.

f. WRITTEN DISCLOSURE PROVIDED IN ADVANCE BY CUSTOMER FOR INVESTIGATIVE REPORTS. Customer certifies that if it requests Trak-1 to produce an investigative Report containing information as to the character, general reputation, personal characteristics, and/or mode of living of an Applicant, Customer will: A) disclose in writing to the Applicant that an investigative Report containing the above listed information may be obtained; B) include in the written disclosure that the Applicant has the right to request the nature and scope of the investigative Report; C) provide, in addition to the disclosure, a copy of the Applicant's rights in the format approved by the FTC, and D) within five (5) days of the Applicant's request for information as to the nature and scope of the investigative Report, provide such disclosure in the manner dictated by the FCRA.

g. CUSTOMER'S WRITTEN CERTIFICATION REGARDING EMPLOYMENT RELATED REPORTS. In the event Customer requests and/or obtains a Report for pre-employment and/or employment screening purposes, Customer shall abide by the terms set forth in the "Employer Certification" included in the Customer Compliance Package(s).

h. SEX-OFFENDER REPORT CERTIFICATION BY CUSTOMER. With regard to any Report containing **sex-offender information**, Customer shall certify prior to requesting such information that persons at risk are, at times, on or in the vicinity of the premises where, in the case of employment screening, the Applicant may work or is currently working, or, in the case of residential/tenant screening, where the Applicant may become a resident and/or tenant.

i. RESIDENTIAL SCREENING REPORTS BY CUSTOMER. With regard to any Report obtained in connection with housing, tenant, and/or resident screening, Customer shall not use or act upon any information in such Report in violation of the United States Fair Housing Act ("FHA"). The FHA prohibits discrimination in housing because of race or color, national origin, religion, sex, handicap, or familial status. Regarding the sale and rental of housing, no one can, on the basis of any of the protected classifications: refuse to rent or sell housing; refuse to negotiate for housing; set different terms or conditions for obtaining housing; provide different housing services or facilities; or falsely deny that housing is available for inspection, sale, or rental.

j. REPORTS ON CANADIAN RESIDENTS. For Reports requested by Customer concerning Applicants who are residents of Canada, or for dissemination and/or use of such Reports in Canada, Customer acknowledges having received and read the "Canadian Provincial Legislative Overview" included in the Customer Compliance Package(s) and agrees to abide by the actual laws and/or regulations which are summarized therein.

k. IMPROPER PURPOSES PROHIBITED. Furthermore, Customer's employees shall be forbidden from attempting to obtain or from obtaining reports on themselves, associates, or any other person except in the exercise of their official duties.

l. CUSTOMER PHYSICAL INSPECTION. Federal law requires that Reports may only be provided to legitimate business entities. TRAK-1, their representative, or an independent third party on behalf of TRAK-1, may conduct a physical inspection of Customers premises, such inspection to be non-intrusive in nature, exclude any confidential information and secured areas, and whose purpose is solely to verify Customer is a business enterprise. TRAK-1 may also request Customer's business license or other form(s) of identification before service may commence. Customer is not obligated to permit inspection and/or provide identification; however, TRAK-1 reserves the right not to provide Reports to Customer in such circumstances.

2. CONFIDENTIALITY AND RELATED ACCESS TO DATA AND DATA STORAGE REQUIREMENTS OF CUSTOMER.

a. CONFIDENTIALITY REQUIRED. All Reports shall be used in a strictly confidential manner. Except as required by law, no information from Reports will be revealed to any other person, save for those whose duty requires they review the information in relation to a Permissible Purpose for which the Report was ordered.

b. ACCESS BY APPLICANT REQUIRED. Notwithstanding the foregoing, this restriction shall not prohibit Customer in its own discretion from providing to an Applicant, who is the subject of an adverse action by the Customer, a copy of such Report and a FCRA Summary of Rights, samples of which are provided in the Customer Compliance Package(s).

c. PROHIBITED ACTIVITIES. Customer warrants that it will not, either directly or indirectly, itself or through any agent or third party: A) request, compile, store, maintain or use information obtained in Report to build its own database; B) resell any information obtained from Reports; and/or C) copy or otherwise reproduce the information in the Report.

d. RESTRICTED ACCESS AND SECURITY MEASURES REQUIRED. The ability to access Reports shall be restricted to only a few key personnel, and any terminal devices used to obtain Reports should be placed in a secure location within Customer's facility in such a manner as to make unauthorized access difficult. Customer must take precautions to secure any system or device used to access TRAK-1 services. Any devices/systems used to obtain Reports from TRAK-1 should be turned off and locked after normal business hours or when unattended by key personnel. Customer will require that each user of Customer's system access software will be assigned a unique logon password. Under no circumstances should unauthorized personnel have knowledge of any passwords used to access TRAK-1 services. Customer must protect account numbers and passwords in such a way as to be known only to key personnel. Customer shall not post in any manner passwords or account numbers within Customer's facility. Account numbers and passwords are not to be discussed by telephone to any unknown caller, even if the caller claims to be an employee of Customer. Any system access software Customer may use, whether developed by TRAK-1 or purchased from a third party vendor, must have account numbers and passwords "hidden" or embedded so that the passwords and account numbers are known only to supervisory personnel or other personnel authorized to use the services. Customer is responsible for the security of assigned codes, and is hereby notified of the possibility of theft or other form of compromise of Customer's assigned codes, which may or may not be detected, and of the possibility of use of a stolen or compromised assigned code to forge Customer's access to TRAK-1 services.

e. SECURITY REQUIREMENTS FOR ELECTRONIC FILES. All hard copies of electronic files of Reports are to be secured within Customer's facility and must be protected against release or disclosure to any unauthorized persons. Hard copy Reports are to be shredded, destroyed, or rendered unreadable, when no longer needed and when Customer is permitted to do so by applicable regulation(s) or this Agreement. Electronic files containing Report data and/or information will be completely erased or rendered unreadable when no longer needed and when destruction is permitted by applicable regulation(s) or this Agreement.

3. TRAK-1 ACCESS TO CUSTOMER RECORDS. Customer shall provide TRAK-1 with access to Customer's records for purposes of verifying compliance with applicable laws. Specifically, TRAK-1 may request copies of authorizations and disclosures required by this Agreement to ensure compliance with Customer's obligations under this Agreement.

4. CONSUMER REPORT REQUIREMENTS PURSUANT TO THE STATE OF CALIFORNIA

Customer specifically agrees to the parties obligations in regard to the requirements of the State of California that are above and beyond the requirements of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. Many of the reports being provided to Customer are now considered to be "Investigative Consumer Reports" under the California Civil Code and demand additional requirements in regard to their use. Customer agrees to keep itself informed of its obligations under the law. Customer assumes additional obligations and responsibilities when ordering reports on California residents for transactions occurring within the State of California.

1. Customer represents that the reports will be ordered for the permissible purpose(s) indicated above only.

2. When ordering a report for employment purposes, Customer will:

a. Prior to ordering a report, provide a written disclosure to the consumer which includes the following:

- i. Notice that an investigative consumer report may be ordered regarding the consumer's character, general reputation, personal characteristics and mode of living,
- ii. TRAK-1's name, address and toll-free telephone number,
- iii. The Permissible Purpose of the Report,
- iv. The nature and scope of the investigation to be conducted,
- v. Notice that the consumer can request a copy of his/her file from TRAK-1 during normal business hours and the procedures for doing so,
- vi. A checkbox where the consumer may indicate he/she would like to receive a free copy of the report,
- vii. The written consent of the consumer.

b. Provide a copy of the report to the consumer within three (3) days from the day that Customer receives the report from TRAK-1, if a copy is requested by the consumer.

3. The requirements of 2(b) are applicable only when ordering consumer reports to qualify California residents for employment in the State of California.

With respect to reports ordered on California residents for transactions occurring within the State of California, customer additionally agrees to indemnify and hold TRAK-1 harmless in the underlying Agreement, Customer agrees to additionally hold TRAK harmless and to indemnify TRAK-1 from any "civil penalty" imposed upon TRAK-1 as a result of any act or omission of the Customer. A civil penalty is any amount identified by law as a minimal recovery by a claimant without the necessity of the claimant proving actual damages in such amount.

5. INDEMNIFICATION. Customer shall indemnify, defend and hold TRAK-1 harmless from and against any and all causes, actions, claims, litigation, demands, liabilities, loss, damage or expense of whatsoever kind and nature, including but not limited to attorney's fees and any expenditures, which may be asserted against TRAK-1 or which TRAK-1 may at any time sustain or incur by reason or in consequence of Customer's request for Reports supplied by Trak-1, use of Report(s) supplied by Trak-1 or request by Customer for Trak-1 to contact the individual about whom a Report is requested for the purpose of obtaining information that Customer failed to supply to Trak-1, or by Customer's breach of any provision contained within this Agreement. Nothing in this paragraph shall obligate Customer to indemnify, defend or hold Trak-1 harmless from and against claims involving Trak-1's negligence or intentional misconduct. TRAK-1 shall indemnify, defend and hold Customer harmless from and against any and all causes, actions, claims, litigation, demands, liabilities, loss, damage or expense of whatsoever kind and nature, which may be asserted against Customer by reason or in consequence of TRAK-1's negligent or intentional violation of any obligation of TRAK-1 under this Agreement.

6. SOFTWARE. TRAK-1 is the owner of the computer software program commonly known as "Trak-1 Technology" and of all copyrights, trademarks, and other legal rights and interest in the program (the "Program"). The term Program also includes all written or printed documentation regarding the Program. TRAK-1 may grant to Customer a non-transferable, non-exclusive license to use the Program subject to the terms and restrictions set forth herein, but no such act shall be construed to convey any title or ownership rights in the Program to Customer. Any license is for the use of the Program only by the Customer at the Customer's business address set forth herein. The Customer may not distribute usernames, passwords, or copies of the Program or documentation. The Customer may terminate any license only by destroying all originals and copies of the Program. Any license will also terminate upon termination of this Agreement, in which event the Customer agrees to destroy the Program and all copies in any form.

7. FEES AND PAYMENT.

a. FEES. The fees for Trak-1 Reports are set forth in the Pricing Addendum attached hereto. TRAK-1 reserves the right to change prices upon thirty (30) days prior written notice and delivered by mail, facsimile, or electronic transmission to Customer. The prices and rates for the Reports do not include any governmental fees or upcharges, nor do they include applicable federal, state or local taxes. Customer will be solely responsible for all federal, state and local taxes levied or assessed in connection with TRAK-1's provision of services, other than income taxes assessed with respect to TRAK-1's net income.

b. PAYMENT. Trak-1 shall invoice Customer monthly for services rendered by Trak-1 in accordance with the following terms:

- i. Customer agrees to pay TRAK-1 upon receipt of an invoice for Reports rendered during the previous calendar month according to the current rate schedules in effect, including any taxes, surcharges or add-on fees imposed directly by any municipality, government, court or other such entity.
- ii. Invoicing may be transmitted electronically or via paper transmission.
- iii. All payments shall be due no later than 30-Days from the receipt of the invoice and shall be mailed or directed to Trak-1 at the following **BILLING ADDRESS, unless otherwise notified in writing by Trak-1:**

TRACKERS, INC. D/B/A TRAK-1 TECHNOLOGY
Post Office Box 52028
TULSA, OKLAHOMA 74152

- iv. Customer specifically agrees that it shall be financially responsible for all reports issued as a result of any use of Customer's assigned access codes, whether intended or not.
- v. In no case may Customer dispute charges appearing upon an invoice, if Customer does not provide TRAK-1 with notice of such dispute prior to 90 days from the date of the invoice.
- vi. All past due amounts shall accrue interest at a rate of 1.5% per month. Accounts suspended for late payment or returned checks are subject to a \$25.00 reconnection fee.
- vii. If collection efforts are required, Customer shall pay all costs of collection, including attorney's fees.

8. REPRESENTATIONS. TRAK-1 functions solely as a background screening and consumer reporting agency and TRAK-1 makes no representations regarding the background, responsibility, employment capabilities, credit-worthiness of or suitability for residency by any individual. TRAK-1 shall use good faith in attempting to obtain Applicant information from third party sources deemed reliable, in TRAK-1's sole judgment, but cannot and does not guarantee the accuracy of the Applicant information furnished. Because information is secured by and through fallible human sources, and that for the fee charged TRAK-1 cannot be an insurer of the accuracy of the information, Customer releases TRAK-1 and other companies from which TRAK-1 may obtain reports, and their officers, agents, employees, and contractors, from any and all liability, including without limitation, liability or damages from any negligence in connection with preparation of such reports.

9. WARRANTY. TRAK-1 DOES NOT WARRANT THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE SERVICES, REPORTS OR PROGRAMS, AND SHALL NOT BE LIABLE TO END-USER FOR ANY LOSS, INJURY OR DAMAGE, INCLUDING BUT NOT LIMITED TO ANY LOST PROFITS, OR OTHER INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES, WHETHER FORESEEABLE OR NOT AND HOWEVER CAUSED, ARISING OUT OF END-USER'S USE (OR INABILITY TO USE) REPORTS OR SERVICES, OR IN WHOLE OR IN PART BY TRAK-1'S ACTS OR OMISSIONS IN PROCURING, COMPILING, REPORTING, COLLECTING, INTERPRETING, COMMUNICATING OR DELIVERING SERVICES, REPORTS OR PROGRAMS, OR INFORMATION THEREIN. SHOULD ANY PORTION OF THE FOREGOING DISCLAIMER OF WARRANTY BE DETERMINED TO BE INVALID OR UNENFORCEABLE, OR SHOULD TRAK-1 BECOME LIABLE FOR DAMAGES ARISING UNDER THIS AGREEMENT FOR ANY OF TRAK-1'S ACTS, OF WHATSOEVER KIND, OR OMISSIONS, THEN END-USER MAY RECOVER FROM TRAK-1 ITS DIRECT DAMAGES UP TO AN AMOUNT NOT TO EXCEED THE LESSER OF THE PRECEDING THIRTY (30) DAY'S CHARGES PAID BY END-USER FOR REPORTS AND SERVICES OR \$25,000.

10. FORCE MAJEURE. TRAK-1 SHALL NOT BE LIABLE FOR ITS INABILITY TO PERFORM, OR FOR ANY DELAY IN PERFORMING, ANY OF ITS OBLIGATIONS UNDER THIS AGREEMENT IF THAT INABILITY OR DELAY IS CAUSED BY A FORCE MAJEURE EVENT, INCLUDING, BUT NOT LIMITED TO, EQUIPMENT FAILURES, GOVERNMENT ACTION, TRAK-1'S INABILITY TO ACQUIRE DATA, SERVICES OR OTHER PRODUCTS ON TERMS ANTICIPATED BY TRAK-1, OR FOR ANY OTHER CAUSE REASONABLY BEYOND TRAK-1'S CONTROL.

11. STATUS. TRAK-1 and Customer will perform their obligations hereunder as independent contractors. Nothing contained within this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principle and agent or master and servant between the parties.

12. TERM. This Agreement does not obligate Customer to use the Reports or services of TRAK-1. Customer may at anytime elect to use the same or similar Reports or services of other consumer reporting agencies without restriction. Customer and TRAK-1 agree that either party, with or without cause, may terminate this Agreement at any time upon notice to the other. Additionally, TRAK-1 may unilaterally terminate this Agreement immediately or take any lesser action it believes is appropriate, including but not limited to blocking Customer's access to all services, if TRAK-1 believes in its sole

judgment that Customer has failed to comply with any provision of this Agreement. No termination or expiration will relieve either party of any liability for monetary sums owing to the other.

13. BINDING ARBITRATION. Any dispute arising out of or relating to this Agreement or its breach will be settled by arbitration under and in accordance with the Commercial Arbitration Rules of the American Arbitration Association and governed by the laws of the State of Oklahoma. The arbitration will be held in Tulsa, Oklahoma. The award rendered by arbitration shall be final and binding upon the parties, and judgment upon the award may be entered in any court of competent jurisdiction in the United States. This agreement to arbitrate will not prevent either party from applying to a court of competent jurisdiction for a temporary restraining order, preliminary injunction or other equitable relief to preserve the status quo or prevent irreparable harm. Each party hereby consents to the jurisdiction of the state and federal courts of Oklahoma in connection with any application for such relief.

14. FAILURE OF ARBITRATION PROVISION. Should the arbitration provision hereinabove fail for any reason to bind the parties to such dispute resolution, the parties expressly agree that any legal action between the parties for a claim or dispute arising out of or relating to this Agreement or its breach shall commence in a court of competent jurisdiction in Tulsa County, Oklahoma.

15. GOVERNING LAW. This Agreement shall be governed by the laws of the State of Oklahoma. Additionally, the governing law for any arbitration, or legal action in the event of the failure of the arbitration provision of this Agreement, shall be the law of the State of Texas, without reference to its conflicts of laws provisions. The parties hereby waive any objection they may have to the law and forum set forth above.

16. SEVERABILITY. If any provision of this Agreement is held to be prohibited or invalid under applicable law, such provision will be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of this Agreement.

17. ENTIRE AGREEMENT. This Agreement sets forth the entire understanding of the Customer and TRAK-1 with respect to the subject matter hereof and supersedes all prior agreements, negotiations or understandings, whether oral or written, save for any service agreement or addendum executed between the Customer and TRAK-1 for Reports or services obtained for other permissible purposes not covered by this Agreement. This Agreement may only be amended by a written instrument signed by both parties. This Agreement shall not be binding on either party until accepted and signed by an authorized individual on behalf of Trak-1 or a franchisee of Trak-1.

18. CONSENT AND AUTHORITY. No consent, approval, or authorization of any third party is required in connection with signing and delivering this Agreement by Customer and TRAK-1, or in the consummation of any of the transactions required by this Agreement. The undersigned, on behalf of Customer and TRAK-1, has full authority to sign this Agreement.

19. COUNTERPARTS. This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. A facsimile or electronic transmission of the signed Agreement shall be legal and binding on all Parties.

20. NOTICE. Any notice required under the terms of this Agreement must be in writing either by U.S. Mail or by electronic transmission directed to csa@trak-1.com.

IN WITNESS WHEREOF, Customer and Trak-1 each caused this Agreement to be executed by its duly authorized representative as of the date first written below.

PLEASE NOTE YOUR SIGNATURE BELOW IS YOUR ACKNOWLEDGEMENT THAT YOU HAVE RECEIVED AND REVIEWED THIS CUSTOMER SERVICES AGREEMENT TOGETHER WITH ALL APPLICABLE PRICING, PRODUCT AND COMPLIANCE EXHIBITS AND ADDENDUMS. YOUR SIGNATURE FURTHER REPRESENTS YOUR AGREEMENT TO THE TERMS AND CONDITIONS OF THIS CUSTOMER SERVICES AGREEMENT AND TO ABIDE BY ALL OF THE COMPLIANCE-RELATED INFORMATION IN THE CUSTOMER COMPLIANCE PACKAGE(S) PROVIDED TO YOU.

PLEASE INITIAL ALL COMPLIANCE PACKAGES RECEIVED:

Pricing Addendum General Customer Compliance Consumer Credit Reports MVR
 Drug & Alcohol Screening Pre-Employment Screening Residential Screening

PLEASE COMPLETE ATTACHED "CUSTOMER SETUP OPTION for FILTERING CRIMINAL & SEXUAL OFFENDER SERVICES".

TRACKERS, INC., d/b/a TRAK-1 TECHNOLOGY

By: _____
(Authorized Agent's Signature)

Printed Name: _____

Title: _____

Address: _____

Address: _____

Phone: _____

Fax: _____

Email: _____

CUSTOMER

By: _____
(Authorized Signature)

Printed Name: _____

Title: _____

Address: _____

Address: _____

Phone: _____

Fax: _____

Email: _____

FOR YOUR CUSTOMER SERVICE NEEDS, PLEASE CONTACT TRAK-1 AT (918) 779-7000.



CUSTOMER SETUP OPTIONS for FILTERING CRIMINAL & SEXUAL OFFENDER SERVICES

Customer acknowledges that criminal and sex offender searches are performed using different identifying information, such as name, date of birth and social security number. In general terms, the more precise the identifying information, the more accurate the search result will be. Certain states and jurisdictions prohibit the use of personal identifying information when providing access to public records. The prohibitions vary from state to state, but generally preclude the use of date of birth and social security numbers. Consequently, searches of all 50 states with nothing more than a name, particularly with common names, will frequently result in multiple false positive results, i.e., a criminal record for an individual with the same name as an applicant but who is not the actual applicant on whom the search was performed.

When a particular state prohibits the use of a social security number in public records, Trak-1 has the ability to filter the results of a search to eliminate most, if not all, of the false positive results by requiring a match of not only the name of the individual, but also a date of birth as well. The potential problem with filtering results is that it may cause the search to not report a positive result because there is no date of birth available, however the result may in fact be for the individual for whom the search was performed.

In establishing the search and reporting criteria for each customer, Trak-1 is required to either have (1) **no filter on the search results** (which may result in numerous false positive results), **OR** (2) **to filter by requiring a match of both name and date of birth** (which means that if a jurisdiction does not provide date of birth with name, the name only match record would not be returned). Please indicate below whether you want Trak-1 to filter your search results by **PLACING YOUR INITIALS** on the appropriate line below:

Broad (ie No Filter). NO. I do not want Trak-1 to filter my criminal and sex offender search results to require a match of both the name and date of birth of the individual for whom the search was performed. I acknowledge this may result in Trak-1 reporting a number of false positive results because of the similarity in individuals' names. **[This is the Trak-1 Default Setting.]**

Broad-State (ie No Filter in Customer State and Applicant State). NO. I do not want Trak-1 to filter my criminal and sex offender results to require a match of both the name and date of birth of the individual for whom the search was performed in either the Customer or Applicant's State of Residence according to Trak-1's records. **YES.** I do want Trak-1 to filter my criminal and sex offender search results to require a match of both the name and date of birth of the individual for whom the search was performed. I acknowledge this may result in Trak-1 failing to report positive search results because the individual's date of birth was not available.

Filtered (Filter by Requiring Match of both Name and DOB). YES. I want Trak-1 to filter my criminal and sex offender search results to require a match of both the name and date of birth of the individual for whom the search was performed. I acknowledge this may result in Trak-1 failing to report positive search results because the individual's date of birth was not available.

The undersigned hereby acknowledges and understands that Trak-1 disclaims any and all liability resulting from false positive search results or the failure of Trak-1 to report positive search results based upon the filtering preference indicated hereinabove and waives any claim for liability against Trak-1 based upon the same. The undersigned further represents that they have full authority on behalf of Customer to make this filtering decision.

Customer Name (please print)

Customer Representative Signature

Customer Representative Name (please print)

Customer Representative Title

Date of Signature



CUSTOMER COMPLIANCE PACKAGE CONSUMER CREDIT REPORTS

- | | |
|---|-----------------------------|
| 1. Application to Access Credit Data | Customer Returns Complete |
| 2. Trak-1 FCRA Agreement | Customer Returns Complete |
| 3. On-Site Inspection Request | Customer Returns Complete |
| 4. Vermont FCRA Certification | <i>For Customer Records</i> |
| 5. Canadian Provincial Legislative Overview | <i>For Customer Records</i> |

PROVIDED TO CUSTOMERS WHO REQUEST CONSUMER CREDIT REPORTS



APPLICATION TO ACCESS CREDIT DATA

Anyone who is given access to credit data is placed under stringent legal obligations that are spelled out in the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Transactions Act (FACTA). Additionally, each of the 50 states has their own separate state laws which regulate the receipt and use of credit data information. Accordingly, in order for Trak-1 to grant access to consumer credit data, Customer must complete and sign this Application, providing full and accurate information.

GENERAL CUSTOMER CONTACT INFORMATION

Customer Billing Name

Customer Billing Address (Street, City, State, Zip)

Customer Telephone Number(s)

Customer Fax Number(s)

Primary Contact Name and Title

Name of Person Completing the Form and Title

CUSTOMER INFORMATION *Fully document responses in the space provided or on additional referenced pages.*

Item #1: What is the legal name of the customer when conducting business (i.e. the legal name of the corporation or other business entity that will be using the services of Trak-1)?

Item #2: Please provide all business and/or trade names used by the above legal entity?

(Please specify)

Item #3: What is the IRS classification of the above legal entity? _____
(i.e., sole proprietor, partnership, corporation)

Item #4: If a sole proprietor or partnership, please provide the following for each individual:

_____ Name	_____ Name
_____ Home Address (street address only, no PO Box)	_____ Name (street address only, no PO Box)
_____ City, State, Zip	_____ City, State, Zip
_____ SSN or other TIN	_____ SSN or other TIN

Item #5: For what purpose(s) will Customer use the credit data it receives from Trak-1? *(check all that apply)*

- Resident Screening
- Employment Purposes
- Insurance Underwriting
- Credit Extension
- Other: _____
(Please specify)

Item #6: Will any other business entity have access to Trak-1 Service information?

- YES (please provide information in Items 1-5 for each such business entity)
- NO

Item #7: Please list all business activities of Customer:

Is the customer involved either directly or indirectly, or engaged in the business of any of the following:

- Adult entertainment
- Law firm engaged in practice of law (unless engaged in collection or using the report in connection with a consumer bankruptcy)
- Bail bondsman (unless licensed by the state in which they are operating)
- Credit counseling (except not-for-profit credit counselors)
- Credit repair clinic
- Dating service
- Financial counseling (except a registered securities broker dealer)
- Genealogical or heir research firm
- Massage service
- Company that locates missing children
- Pawn shop
- Private detective, detective agency or investigative company
- Company that handles third party repossessions
- Subscriptions (magazines, book clubs, record clubs, etc.)
- Tattoo service
- Company seeking information in connection with time shares (exception: financiers of time shares)
- Law enforcement agency
- News agency or journalist
- Other resellers (in some cases)

Item #8: Has Customer used a credit reporting agency, other than Trak-1, within the last 12 months for the purpose indicated in Item #5?

- YES, please provide the name: _____
- NO

Item #9: a. If Customer intends to use Trak-1 for employment purposes, does Customer have and utilize a “*consumer disclosure and authorization*”, “*pre-adverse action*” and “*adverse action*” forms as required by the FCRA?

- YES (please attach samples of each)
- NO (please ask your Trak-1 account representative to send samples to you)

b. If Customer intends to use Trak-1 for residential purposes, does Customer have and utilize a “*consumer disclosure and authorization*” and “*adverse action*” form as required by the FCRA?

- YES (please attach samples of each)
- NO (please ask your Trak-1 account representative to send samples to you)

Item #10: Has the customer read in full and signed the Trak-1 Services Agreement and the accompanying Trak-1 Customer Compliance and Credit Addendum, including the accompanying Summary of Rights of Consumers and Obligations of End Users?

- YES
- NO

Item #11: Has the customer undergone a physical on-site inspection at their place of business by a Trak-1 representative?

- YES (please provide name of representative and date: _____)
- NO (please contact your Trak-1 account representative to schedule this)

The undersigned represents that they have completed the above with full and accurate information and that they are fully authorized to provide the same.

Signature _____ Date _____

Printed Name _____ Title _____



TRAK-1 Fair Credit Reporting Act Agreement

Trackers, Inc. d/b/a Trak-1 Technology ("TRAK-1") will only provide (resell) consumer credit information or reports to the Customer upon the condition the request is in compliance with the Fair Credit Reporting Act (FCRA). The following are legitimate reasons for requesting credit information:

1. In connection with the extension of credit to, or review or collection of an account from, the consumer on whom the information is requested; or
2. For legitimate employment purposes; or
3. In connection with the underwriting of insurance involving the consumer; or
4. In connection with a valuation of, or an assessment of the credit or prepayment risks associated with, an existing credit obligation (Customer must be a potential investor in or services of, or a. current insurer of an existing credit obligation); or
5. In connection with a business transaction involving the consumer where the user has a legitimate business need for the information.

The Customer shall not obtain consumer credit information ("credit reports") made available through this Agreement for any purposes not permissible as defined in the FCRA. The Customer agrees to use the information they are requesting and obtaining credit reports only for one of the five purposes stated above, and for no other purpose. The Customer agrees to comply with any state or local laws governing the disclosure of consumer credit information.

The Customer agrees the requested information is for their exclusive use only, and to keep all information received in strict confidence except as required by law. The Customer may, however, provide the subject of the report with a copy of the report or otherwise disclose the contents of the report to the subject. The Customer may not attempt to obtain reports on themselves, associates, or others except in the exercise of their official duties for the permissible purposes allowed under this Agreement.

THE CUSTOMER RELEASES AND INDEMNIFIES TRAK-1, AND THE CONSUMER CREDIT INFORMATION PROVIDER, AS WELL AS THEIR OFFICERS, EMPLOYEES, CONTRACTORS, AND AGENTS FROM ALL LIABILITY ARISING FROM (1) THE CUSTOMERS ACCESS TO OR DISCLOSURE OF INFORMATION UNDER THIS AGREEMENT; (2) THE CUSTOMERS USE OR RELIANCE OR CONSUMER CREDIT INFORMATION; AND (3) ANY VIOLATIONS OF THE FCRA OR OTHER APPLICABLE LAWS DUE TO THE ACTS OR OMISSIONS OF THE CUSTOMER.

The Customer will indemnify, defend and hold harmless TRAK-1, and The Consumer Credit Information Provider from all liability, costs, claims, expenses, demands and fees, including reasonable attorney's fees, arising out of the Customers' use of the information provided under this Agreement.

Customer agrees that it has received and is in compliance with the Fair Credit Reporting Act, Vermont Fair Credit Reporting Act Certification New Jersey Identity Theft Prevention Act and Certification and the Canadian Provincial Legislative Overview (see attached).

Company Name

Signature

Title

Print Name/Title

Date



REQUEST FOR ON-SITE INSPECTION*

*Anyone who is given access to credit data is placed under stringent legal obligations that are spelled out in the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Transactions Act (FACTA). Additionally, each of the 50 states has their own separate state laws which regulate the receipt and use of credit data information. Accordingly, in order for Trak-1 to grant access to consumer credit data, Customer must undergo an On-Site Inspection.

CUSTOMER NAME:

STREET ADDRESS:

CITY:

STATE:

ZIP CODE:

PHONE NUMBER:

PRIMARY CONTACT:

TITLE:

PHONE NUMBER:

EMAIL ADDRESS:

ALTERNATE CONTACT:

TITLE:

PHONE NUMBER:

EMAIL ADDRESS:



VERMONT FAIR CREDIT REPORTING CERTIFICATION

The customer ("Customer"), acknowledges that it subscribes to receive various information services from Trackers Inc., d/b/a Trak-1 Technology ('TRAK-1'). To the extent that customer now or sometime in the future may subscribe to receive credit reports on Vermont residents, customer services that it will do so in accordance with the Vermont Fair Credit Reporting Statute, 9 VSA § 2480e (1999), as amended (the "VFCRA") and the Federal Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., as amended (the "FCRA") and its other state law counterparts. In connection with Customer's use of TRAK- information services in relation to Vermont residents, Customer hereby certifies as follows:

Vermont Certification. Customer certifies that it will comply with applicable provisions under Vermont law. In particular, Customer certifies that it will order information services relating to Vermont residents, that are credit reports as defined by the VFCRA, only after Customer has received prior consumer consent in accordance with VFCRA § 2480e and applicable Vermont Rules. Customer further certifies that the attached copy of VFCRA § 2480e and applicable Vermont Rules were received by Customer from TRAK-1.

Vermont Fair Credit Reporting Statute, 9 V.S.A. § 2480e (1999)

§ 2480e. Consumer consent

(a) A person will not obtain the credit report of a consumer unless:

- (1) the report is obtained in response to the order of a court having jurisdiction to issue such an order; or
- (2) the person has secured the consent of the consumer, and the report is used for the purpose consented to by the consumer.

(b) Credit reporting agencies will adopt reasonable procedures to assure maximum possible compliance with subsection (a) of this section.

(c) Nothing in this section will 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 the purpose of taking 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.

VERMONT RULES * CURRENT THROUGH JUNE 1999 ***
AGENCY 06. OFFICE OF THE ATTORNEY GENERAL
SUB-AGENCY 031. CONSUMER PROTECTION DIVISION
CHAPTER 012. Consumer Fraud--Fair Credit Reporting
RULE CF 111 FAIR CREDIT REPORTING
CVR 06-031-012, CF 112.03 (1999)
CF 112.03 CONSUMER CONSENT**

(a) A person required to obtain consumer consent pursuant to 9 V.S.A. § § 2480e and 2480g will obtain said consent in writing if the consumer has made a written application or written request for credit, insurance, employment, housing or governmental benefit. If the consumer has applied for or requested credit, insurance, employment, housing or governmental benefit in a manner other than in writing, then the person required to obtain consumer consent pursuant to 9 V.S.A. § 7480e and 2480g will obtain said consent in writing or in the same manner in which the consumer made the application or request. The terms of this rule apply whether the consumer or the person required to obtain consumer consent initiates the transaction.

(b) Consumer consent required pursuant to 9 V.S.A. § 2480e and 2480g will be deemed to have been obtained in writing if, after a clear and adequate written disclosure of the circumstances under which a credit report or credit reports may be obtained and the purposes for which the credit report or credit reports may be obtained, the consumer indicates his or her consent by providing his or her signature.



CANADIAN PROVINCIAL LEGISLATIVE OVERVIEW

Canada does not have a federal statute regulating credit reporting. Instead, credit reporting regulation is provided under provincial law in the provinces of British Columbia, Saskatchewan, Manitoba, Ontario, Quebec, Nova Scotia, Prince Edward Island and Newfoundland. Not all the laws are the same, particularly regarding the rules about purging obsolete information. Additionally, some of the provincial laws require notification to the consumer when a credit report is requested (see below), but all do require post-notification regarding adverse action. Canada has no similar law to the Equal Credit Opportunity Act ("ECOA") or the Fair Credit Reporting Act ("FCRA"). Therefore, Canadian reports differ from US reports in that no ECOA and/or FCRA designation is listed.

All of the above named provinces, with the exception of Saskatchewan, require some form of notification to consumers that a credit report will be or has been accessed on them. Although you will want to independently review all relevant statutes, some brief synopses of the provincial credit reporting laws follows.

British Columbia

No person shall obtain from a reporting agency a report... (a) without the express written consent of the consumer, or (b) unless he/she promptly notifies the consumer in writing that a consumer report will be obtained. (The consent may be contained in an application for credit, insurance, employment or tenancy, if it is clearly set forth in type not less than 10 point in size, above the signature of the consumer.)

Saskatchewan

No pre-notification requirement, but does require post-notification.

Manitoba

No person shall conduct, or cause to be conducted, a personal investigation (a) without the express written consent of the subject, or (b) unless the subject is given written notice by the user, within ten days of the granting or denial of the benefit for which the subject has applied, that a personal investigation was conducted.

This consent may be contained in an application for credit, insurance, employment or tenancy if clearly set forth in type not less than 10 point size above the subject's signature, and the consent shall be deemed to be continuing during the term of any agreement for credit, insurance, employment or tenancy; but, if the user refuses any application for Increase of any benefits under any such agreement the user shall give notice of any partial or complete denial of such application as required under law.

Ontario

Where a person proposes to extend credit to a consumer, and a consumer report containing credit information only is being or may be referred to in connection with the transaction, he/she shall give notice of the fact to the consumer in writing at the time of the application for credit; or, if the application is made orally, orally at the time of the credit application.

Quebec

Since January 1, 1994, the Act Respecting the Protection of Personal Information in the Private Sector imposes various obligations upon companies which conduct business in Quebec with regard to collecting, using and communicating personal information, including credit information. Moreover, this Act prohibits any company from sending credit information held in Quebec about persons residing in Quebec to third persons without consent from the persons concerned or in circumstances set forth in the Act. Therefore, before obtaining any credit information from the Trackers, Inc. d/b/a Trak-1 Technology concerning a person residing in Quebec, the member must obtain the specific consent of the consumer or be able to prove that one of the exceptions set forth in the Act applies (Sections 18 and 23). The member must also use this information only for the specific purpose consented to by the consumer or as otherwise authorized by the Act.

Nova Scotia

No person shall procure or cause to be prepared a consumer report... (a) without the express written consent of the consumer, or (b) unless he/she notifies the consumer in writing that a consumer report has been or will be requested, and advises him/her not later than ten days after the report has been requested of the consumer reporting agency's name and address. This notice and consent may be contained in an application for credit, insurance, employment or tenancy if clearly set forth in type not less than 10 point in size above the signature of the consumer.

Prince Edward Island

No person shall procure from the consumer reporting agency, or cause it to prepare, a consumer report... unless he/she notifies the consumer of that fact before the report is requested, or he/she has already obtained the consumers consent.

Newfoundland

Requires notification for reports containing "personal" information (investigative consumer reports), which would not include credit reports. However, the Act provides that, where the credit risk of a consumer is being assessed by any person, that person shall, upon request of the consumer, inform the consumer if a credit report has been obtained and of the name of the consumer reporting agency supplying the report.

Please be aware that this information is provided for information purposes only and is not intended to be, nor should it be used or construed as, legal advice.