



Thank you for choosing Credit Technologies. We'll work hard to get your account activated as quickly as possible.

This short application provides access to any combination of the below services including;

- ✓ **24 Hour IRS 4506 Tax Services** - Including Tax return, W-2 and 1099 transcripts.
- ✓ **Automated Valuation Models (AVM)** - Instant Real Estate appraisal tools including the FreddieMac[®] Home Value Estimator (HVE)
- ✓ **Flood Zone Certificates** – Online Flood Certificates including HMDA and Life of Loan services available through a variety of providers including FIS, LandAmerica and TransUnion delivered online in seconds.
- ✓ **Business Credit Reports** – Instant online access to business credit reporting services including Experian Business Information services and credit scoring.



Consumer Credit Data, Scoring and Rescoring – This application does NOT include access to consumer credit data. To access the entire Credit technologies portfolio of services, including Experian, TransUnion and Equifax consumer credit reports, ScoreExpress[®] rescoring Alchemy Vision, Score Remodeling and the CreditXpert[®] tools, please use the full application located at http://www.credittechnologies.com/join_now.asp

Getting your account set up is fast and easy...

1. Complete the attached application online using your “tab” key to navigate between fields. Please note that an incomplete request may delay your approval.
2. Print, and then sign where indicated.
3. Fax your completed application to **800.473.7409** or if you prefer you can scan and email your request to CCA@CreditTechnologies.com. Shortly after we receive your application, you'll get an email confirming it's in process.

That's it - You should receive your approval in about 24 hours.

Thank you again for choosing Credit Technologies. We'll do our best to provide the services you need at competitive prices – all delivered in the shortest times possible.

Questions? – We'll be happy to assist. Please give us a call at 800.445.4922 or via email at CCA@CreditTechnologies.com.

Membership Application & Agreement

Notice to users of Consumer Reports Congress limited the use of consumer reports to protect consumer's privacy. All users must comply with all applicable State and Federal laws regarding accessing and safeguarding confidential consumer data.

Company Name _____

Other Business Name(s) or DBA _____

Type of business (services offered) _____

Physical Address _____

City _____ State _____ Zip _____ How long at this address Yrs ____ Mos ____

Your current address is: Commercial Residential Tax ID # (FEIN) _____

Ph# _____ Fax# _____ email _____

Prior address (if less than 2 Yr at current) _____

Type of Ownership Corporation Partnership LLC Sole Owner/DBA Branch

Years in business under this Corporate Identity ____ We operate Locally Regionally Nationwide

Number of employees at this location _____ Number of branches _____ Total Employees _____

Principle Name _____ email _____

Billing Name _____ email _____

Billing Ph# _____ Do you share office space with another business? No Yes

If yes, please provide business name and type _____

Have you ever had credit or tax services suspended, denied or terminated? No Yes

If yes, please explain _____

The specific permissible purpose data will be used _____

Ancillary Services - Please select all services you wish activated on your account 

Tax Services Flood Certs Automated Valuation Models (AVM) Business Credit Reports

Estimated Monthly Utilization _____

How Did You Learn Of Credit Technologies _____

AGREEMENT

1. The undersigned Applicant hereby petitions Credit Technologies, Inc. ("CTI") to render service in accordance with its customary practices, for which Applicant agrees to pay promptly on billing by CTI.
2. This Agreement shall continue in force without any fixed date of termination, subject to cancellation by either party upon thirty (30) days prior written notice mailed or delivered to the office of the other party; further subject to the right of CTI at any time and without prior notice, to terminate this agreement in event of any federal or state law or decision which affects the economic operation of CTI or any violation by Applicant of any provision of this Agreement, and further subject to the right of Applicant at any time and without prior written notice, to terminate this agreement in event of increase in charges to the Applicant, as provided herein.
3. No information furnished to Applicant is guaranteed nor is CTI in any way responsible for such information. CTI shall not be responsible or liable for any loss caused by neglect or act of any of its servants, agents, attorneys, clerks or employees in procuring, collecting and communicating any information furnished by or to Applicant. No promise, statement, representation or agreement made by any employee or other representative of CTI and not expressed in this Agreement shall bind it contractually or otherwise to Applicant.
4. Applicant agrees to fully support and implement policies that protect the confidential nature of information furnished by and through CTI and insure respect for consumers' rights to privacy. Applicant will take precautions to restrict the ability to obtain credit information to key personnel; safeguard access to credit software; safeguard access to websites where credit information can be obtained; protect Applicant identification and passwords; and will properly destroy hard copies and electronic files of confidential consumer information when no longer needed.
5. During the term of this Agreement, Applicant agrees to comply with all federal, state and local statutes, regulations and rules applicable to it, including, without limitation the Gramm Leach Bliley Act and its implementing regulations, any state or local laws governing the disclosure of confidential consumer information.
6. Without limiting the foregoing, CTI may from time to time notify Applicant of new, updated or additional requirements relating to such laws, compliance with which will be a condition of CTI's continued provision of the confidential consumer information to Applicant, and Applicant shall train and educate its employees in proper security procedures consistent with industry standards. In addition, such new requirements might require price increases. Applicant agrees to comply with any such new requirements no later than thirty (30) days after it actually receives notice from CTI and such requirements shall be incorporated into this Agreement by this reference.
7. Applicant agrees to pay for all services that may be requested through CTI. Applicant understands and agrees that account invoices are issued monthly and are due and payable upon receipt. Any balance unpaid after 30 days of invoice is subject to a late fee of \$15.00 or 1.5%, whichever is greater. Accounts 30 days delinquent, or those exceeding established credit limits may be placed on credit hold. Accounts billing less than \$50.00 per month incur a \$25.00 monthly account maintenance fee.
8. Credit Technologies may, from time to time, report client and or guarantor account history information to credit reporting or collection agencies including but not limited to, Experian, Equifax, Trans Union and or Dunn & Bradstreet and the National Credit Reporting Association. CTI may from time to time diminish or increase the charges to Applicant upon thirty days' written notice. In such event Applicant agrees to pay to revised charges unless Applicant terminates this agreement in writing.
9. In the event of any litigation or other action involving this Agreement, CTI shall be paid reasonable attorney fees and court costs for trial, appeal, and/or bankruptcy or similar proceeding including ADR fees, and witness/travel expenses incurred by CTI whether or not litigation is instituted. In addition, any other recovery to which the CTI is entitled shall be paid. If applicant fails to pay as agreed, CTI has permission to send a draft for payment to Applicant's bank or post charge to the credit card on file.

10. Each party to this Agreement is an independent contractor, and nothing contained in this Agreement may be construed as creating a joint venture, partnership, licensor-licensee, principal-agent or mutual agency relationship between or among the parties. No party, by virtue of this Agreement, has any right or power to create any obligation, express or implied, on behalf of any other party. No party, or employee of any party, will be deemed to be an employee of another party by virtue of this Agreement.

11. Notwithstanding any provision to the contrary, no party to this Agreement will be liable to the other party for any delay or interruption in performance of any obligation resulting from governmental emergency orders, judicial or governmental action, emergency regulations, sabotage, riots, vandalism, labor strikes, or disputes, acts of God, fires, electrical failure, major computer hardware or software failures, equipment delivery delays, acts of third parties, or any other cause, if the delay or interruption in performance is beyond its reasonable control.

12. In the event any provision of this Agreement is held invalid or unenforceable by any court of competent jurisdiction, that holding will not invalidate or render unenforceable any other provision of this Agreement.

13. Failure of any party to enforce any of its respective rights or remedies hereunder with respect to any specific act or failure to act of any party will not constitute a waiver of the rights of that party to enforce those rights and remedies with respect to any other or subsequent act or failure to act.

14. This Agreement, including any Addendums or Exhibits hereto, constitutes the entire Agreement between the parties and supersedes and cancels any and all prior agreement between the parties relating to the subject matter. No changes in this Agreement may be made except in writing signed by both parties. A copy of this agreement may be accepted as an original.

15. This agreement shall be governed by and construed under the laws of the State of Michigan. You irrevocably consent to the jurisdiction and venue of the State court located in Oakland County in the state of Michigan, and hereby waive any claim or defense that such forum is not convenient or lacks jurisdiction. Any dispute resulting in legal action must be brought within two (2) years after the believed claim or cause of action arises.

15 U.S.C. 1681 ET SEQ. PROVIDES THAT ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, UNITED STATES CODE, IMPRISONED NOT MORE THAN TWO YEARS, OR BOTH.

The person signing below on behalf of Applicant certifies that he/she has direct knowledge of the facts herein, has the authority execute this agreement and bind the company.

Accepted by,

Applicant (Company Name)

Address

City, St. Zip

Authorized Signature

Printed Name

Title

Date

Credit Technologies, Inc.
50481 W. Pontiac Trail
Wixom, Michigan 48393-2028

Authorized Signature

Printed Name

Title

Date

Company Name _____

Upon acceptance of the above listed company as a subscriber to Credit Technologies, Inc. (CTI) the undersigned hereby agrees that any and all information regarding this account and all services provided by Credit Technologies, Inc including pricing will be kept strictly confidential and will not be disclosed to any third parties without the expressed written consent of Credit Technologies, Inc.

The undersigned, in consideration of the acceptance of said company as a subscriber to CTI, hereby jointly and severally guarantee unconditionally the payment of all amounts which may be owed CTI including late fees; attorney and or collection expenses as provided for in the membership agreement without the need for Credit Technologies to first pursue the above named company. Guarantors hereby give his/her consent to Credit Technologies, Inc. to obtain any and all information concerning his/her business, and personal history, financial background including credit reports, which may be required at any time in connection with this agreement.

Guarantors acknowledge they have read, understand and agree to the terms and conditions of this Personal guarantee.

Primary Guarantor

Secondary Guarantor (if required)

Name _____

Title _____

Home Address _____

City State Zip

Soc Sec # _____

Signature _____

Date _____

Name _____

Title _____

Home Address _____

City State Zip

Soc Sec # _____

Signature _____

Date _____

*Personal guarantee is required for all privately held companies regardless of size or length or time in business. This guarantee can only be waived if applicant is a publicly traded company, federally chartered lending institution (bank, credit union, savings & loan) or municipal, State or Federal government entity.





CREDIT TECHNOLOGIES, INC.®

Option 1 – Payment by Credit Card (please remember to sign below)

Company Name / DBA

Name (as it appears on credit card)

Billing Address	City	State	ZIP
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Telephone Number	Contact Email Address
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Select Card Type: VISA MasterCard Discover AMEX

Credit Card Number

Card Verification #
(Found on back of card)

Expiration Date (mm/yy)



Option 2 – Payment by ACH Check (attach copy of voided check)

CREDIT CARD OR ACH CHECK AUTHORIZATION

I authorize Credit Technologies, Inc. to settle all charges to this account as defined in the membership agreement using the above selected billing method. Payment for all outstanding charges will occur at the end of each billing cycle. This authorization shall be a continuing and irrevocable promise and indemnity for the amount owed. Any account cancellation or modifications must be made in writing. If paying via credit card, I warrant that I am a legal card holder. I authorize Credit Technologies, Inc. to electronically debit via ACH the or pay via the provided credit card all charges posted to this account. Failure to ensure sufficient funds for any payment will incur an NSF charge of \$35.00. The undersigned promises to pay Credit Technologies, Inc. on demand for any and all sums that come due.

Authorized Signature

Date