

Background Research Group, LLC 7750 Town Centre Drive Suite # 500 Broadview Heights, Ohio 44147 Phone: 1-877-BRG-0008 • (440) 838-1500 Secured Fax: (877) 422-0036	Client Setup Application Tenant & Pre-Employment Screening
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Step 1: Documentation Requirements & Certification of Business

To comply with Fair Credit Reporting Act, we are required to verify that you are a legitimate business and that you are who you identify yourself to be.

Please choose ONE document from each column below:

Document Requirement "A"	Document Requirement "B"
Business License	Copy of Check
Corporate Papers	Deposit Slip from a Business Checking Account

Note: You are required to have your business listed with Directory Assistance.

Credit Report Requests

Not all background checks require credit reports, but those requesting credit checks must be inspected and approved by a third party vendor in order to receive credit reports. This initial inspection is a one-time occurrence. Credit bureaus require it as a security precaution, due to the sensitive nature of the data contained within a credit report.

Background Research Group, LLC will set up the inspection on your behalf, using vendors approved by the credit bureaus. There is a nominal fee assessed by the third party vendor for the inspection.

Completed Applications

Once you complete the application please choose one of the following methods of delivery:

US Mail	Background Research Group, LLC 7750 Town Centre Drive Suite 500 Broadview Heights, Ohio 44147
Fax	(877) 422-0036
Email (Scan & send via PDF or TIF)	client.setup@backgroundresearchgroup.com

If you have any questions about the application process or to check the status of your application please call us at 1-877-BRG-0008



Thank you for choosing BACKGROUND RESEARCH GROUP, LLC
FAST ... EASY ... SECURE
Providing 50 + Years of Service to Any Size Business

Step 2: Client Application

Please print or type to ensure accuracy

Your Companies Information				
Company Name				
Contact Person				
Physical Address				
City		State		Zip Code
Telephone Number		Extension		
Fax Number		Is this a Secured Fax Line	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	
Email Address				
Person Authorized to Enter into Agreement				
Title				
Billing Address				
Same as Above	<input type="checkbox"/> Yes (Go to Next Section) <input type="checkbox"/> No (Enter Billing Info. Below)			
Company Name				
Contact Name				
Mailing Address				
City		State		Zip Code
Telephone Number		Extension		
Fax Number				
Email Address				

Step 3: Client Agreement for Service

The undersigned (hereinafter referred to as "Client") desires to use the services of **Background Research Group, LLC**, at regular service charges upon the basis outlined below:

1. Client agrees to comply with all the provisions of 15 U.S.C. 1681-1681u, (Fair Credit Reporting Act) as amended and all other applicable statutes, federal and state. Client has received the FCRA Addendum, which is made a part hereof (*For a complete copy of FCRA visit our website at www.ftc.gov/credit*) Client certifies that inquiries will be made only for the specific business / tenant purpose declared below. (*The FCRA allows credit information to be used in connection with extending credit, collection of the account, employment, insurance, or in connection with a legitimate business transaction involving the consumer.*) Under the Fair Credit Reporting Act any person who knowingly and willfully obtains credit information from a consumer-reporting agency under false pretenses is subject to a fine or imprisonment, or both.
2. Client will obtain authorization in writing from the consumer prior to obtaining consumer reports and maintain documentation for such authorization conforming to local and federal laws for a minimum of (5) five years. Client will cooperate with all requests for information and/or documentation to support compliance with this agreement and the Fair Credit Reporting Act as may be requested.
3. Client certifies that it will not request a Consumer Report for Employment Purposes unless:
 - A. A clear and conspicuous disclosure is first made in writing to the consumer before the report is obtained, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment/ tenant purposes;
 - B. The consumer has authorized in writing the procurement of the report; and
 - C. Information from the Consumer Report for Employment Purposes will not be used in violation of any applicable federal or state equal employment opportunity law or regulation.
4. Client further certifies that **before** taking adverse action in whole or in part based on the Consumer Report for Employment Purposes, it will provide the consumer:
 - A. A copy of the Consumer Report for Employment Purposes; and
 - B. A copy of the consumer's rights, in the format approved by the Federal Trade Commission, which notice shall be supplied to Subscriber by **Background Research Group, LLC**.
5. Client further certifies that **after** taking adverse action in whole or in part based on the Consumer Report for Employment Purposes, it will provide the consumer:
 - A. The name, address and telephone number of the consumer reporting agency and a statement that the agency did not make the decision to take the adverse action and is unable to provide the consumer with the specific reasons why the adverse action was taken.
 - B. A notice of the consumer's right to obtain a free copy of the consumer report from the consumer reporting agency within 60 days of the notice and to dispute the accuracy or completeness of any information in the report.
6. Client certifies that all credit reports whether oral or written shall be maintained by the Client in strict confidence and disclosed only to employees whose duties reasonably relate to the legitimate business purpose for which the report is requested and will not sell or otherwise distribute to third parties any information received hereunder, except as otherwise required by law.
7. **Background Research Group, LLC** shall not be liable in any manner whatsoever for any loss or injury incurred by Client or Client's employee or prospective employee as a result of the obtaining or furnishing of such information. Client recognizes that the information is secured by and through fallible human sources and **Background Research Group, LLC** does not guarantee the accuracy of such information. Client agrees to indemnify and hold harmless **Background Research Group, LLC** from and against any loss, claim, damage or expense of any nature, including attorney's fees in using the information obtained hereunder.
8. Upon using our database services, Client hereby acknowledges that **Background Research Group, LLC** does not create or maintain these records or information, and it relies on third party sources, including state departments, state repositories, correctional institutions, government agencies and other information sources. Thus, **Background Research Group, LLC** is not responsible for the content or accuracy of such records or information in the database, and these searches should only be used as a preliminary inquiry and that a subsequent court house search should be done before any action is taken against or on behalf of a subject.
9. Client has received and agrees to pricing established on rate schedule. Client will be notified 15 days in advance of any necessity to change/update the pricing schedule. Client's officer signing below personally guarantees payment for services rendered. The Client and the officer signing below shall be jointly and severally subject to payment for services rendered. All legal, collection, and court costs incurred for collection of past due amounts, will be added to the outstanding balance.
10. Client agrees to terms of payment net 30 days. As a courtesy, **Background Research Group, LLC** will provide summary billing for the month previous on the first of each month. Payments are due by the tenth of the month and subject to, at the discretion of **Background Research Group, LLC**, a late charge of one and one half percent per month, eighteen percent per annum interest charge.
11. **Background Research Group, LLC**, with just cause, such as delinquency or violation of the terms of this contract or a legal requirement, a material change in existing in legal requirements which adversely affects this agreement, or by request of a national repository (*XPN, TU, or EQI*), may, upon its election, discontinue serving the Client and cancel this Agreement immediately.
12. This Agreement shall inure to the benefit of and be binding upon the parties and their respective legal representatives, heirs, successors and assigns.

I/We fully understand the terms and conditions of your agreement and agree to proper consideration of extended credit.

Printed Name			
Title			
Signature		Date	

Step 4: Client Certification of Use for Background Reports

In compliance with the Federal Fair Credit Reporting Act as amended (the "Act")

Company Name ("Client")	
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hereby certifies to **Background Research Group, LLC**, as follows:

1. Client represents and warrants that prior to the direct or indirect procurement of a consumer report for employment / tenant related purposes ("Report") Client will:
 - a) present to each prospective subject of a consumer report, i.e., the consumer, a clear and conspicuous written disclosure notice, that a consumer report may be obtained for employment related purposes; and
 - b) Obtain the consumer's written authorization permitting the procurement of the report by the Client in the form annexed hereto.
2. **(Pre-Adverse Action) Prior** to taking any adverse action based in whole or in part on a Report, the Client shall provide to the consumer to whom the Report relates:
 - a) a copy of the report;
 - b) a copy of the consumer's written authorization; and
 - c) A description in writing of the consumer's rights under the Act, in the form attached hereto.
3. **(Adverse Action) After** taking adverse action based in whole or in part on a Report, the Client shall provide to the consumer to whom the Report relates:
 - a) the name, address and telephone number of the consumer reporting agency providing the report;
 - b) a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken; and
 - c) Provide notice to the consumer of his right to obtain a free copy of his report from the consumer reporting agency issuing the report within 60 days of the notice and to dispute the accuracy or completeness of any information in the consumer report.
4. Client further represents and warrants that the information from the Report will be used solely for purposes permitted under the Act and shall not be used in violation of any applicable federal or state equal employment opportunity law or regulation including without limitation, the Fair Credit Reporting Act 15 USC 1681-1681u, and Client agrees to indemnify and defend **Background Research Group, LLC**, from any loss, claim or cause of action, including attorney's fees arising from Client's breach or violation of any term set forth herein.

Client hereby acknowledges receipt of the Summary of Consumer Rights.

Printed Name			
Title			
Signature		Date	

