Customer Notice
Use of Public Record Information

MicroBilt remains committed to providing its trusted User customers with fast secure access to available Public Record Information, provided customers request and use such properly. Your continued use of Public Record Information from or through MicroBilt, shall be deemed your commitment to and acceptance of the below terms and conditions, incorporated into your MicroBilt Agreement.

"Public Record Information" (hereinafter defined) obtained from or through MicroBilt (including, but not limited to, criminal information (including, but not limited to, information relating to arrests, indictments, convictions, suits, tax liens, and outstanding judgments), civil suits and civil judgments, liens, evictions, bankruptcies) (together "Public Record Information"), is provided solely for "verification purposes" (hereinafter defined), and Public Record Information and Information used for verification purposes shall not be requested, obtained, or used in whole or in part, as a factor in establishing an individual's creditworthiness or eligibility for (i) credit or insurance, or (ii) employment purposes, application in hiring, promotion, suspension, denial or termination of a prospective or current employee, nor for any other "permissible purpose" under the FCRA. User shall not take any "adverse action" as defined under the FCRA against any individual, which is based in whole or in part on Public Record Information or Information used for verification purposes obtained from or through MicroBilt. Public Record Information and Information used for verification purposes obtained from or through MicroBilt may only be used to help (a) verify or authenticate an individual's identity, (b) prevent or detect fraud or other unlawful activity, (c) locate an individual, (d) review the status of a legal proceeding, or (e) decide whether to buy or sell consumer indebtedness in a commercial transaction (together "verification purposes"). Any discrepancies or inaccuracies identified by Public Record Information or Information used for verification purposes obtained from or through MicroBilt, should be re-verified by User through an independent review, and/or an additional source.

Public Record Information obtained from or through MicroBilt is derived solely from public records, which may not be one hundred percent (100%) accurate or complete. User should independently verify the consumer's identity and information, and consult applicable state and federal laws, including the GLBA and FCRA, before using Public Record Information obtained from or through MicroBilt in making business decisions. Neither MicroBilt nor its vendors or Repositories, shall be liable for any claims or damages arising from the use of Public Record Information obtained from or through MicroBilt, beyond the cost of the particular search performed and report obtained by User. Because misidentifications may occur when trying to identify a particular person, based solely upon name and other available identifiers, extreme care must be exercised in the review and use of the Public Record Information obtained from or through MicroBilt. Public Record Information obtained from or through MicroBilt should not be used in legal proceedings; rather, it is recommended that User obtain a copy of the original public record document from the relevant jurisdiction and source for the purpose of legal proceedings.

All requested identifying information should be provided to help return a more accurately matched public record. Subject to any date or data inclusion limitations imposed by vendors, Repositories, federal or state laws, rules or regulations (which may vary), generally Public Record Information obtained from or through MicroBilt will be no more than seven (7) years old, except for bankruptcy data, which generally will be no more than ten (10) years old, and criminal convictions, which will generally have no date limitation (and in all cases, subject to any applicable above mentioned limitations).