



CREDIT PULL ENGINE, LLC

Credit Pull Engine

SERVICE AGREEMENT

Official form of Credit Pull Engine, LLC · Credit profile services via CFT Connect CRM

SERVICER Credit Pull Engine, LLC ("CPE") 4510 Squirrel Run Way, Suite B Valrico, Florida	COMPANY [Company Name] ("Company") [Company Address]
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EFFECTIVE DATE [Date]	DOCUMENT CPE Service Agreement	TERM Continues until terminated
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This Service Agreement ("Agreement") is entered into as of the Effective Date set forth above, by and between Credit Pull Engine, LLC ("CPE"), located at 4510 Squirrel Run Way, Suite B, Valrico, FL, and [Company Name] ("Company"), located at [Company Address].

RECITALS

WHEREAS, the Company desires to utilize the services of CPE for the purpose of providing credit profile services designed to assist the Company's operations as outlined herein; and

WHEREAS, CPE has the expertise and capabilities to provide said services as an independent contractor, and such services are subject to applicable consumer reporting laws and the compliance requirements of the underlying credit data providers;

NOW, THEREFORE, in consideration of the mutual agreements and covenants set forth herein, the parties agree as follows:

1. TERM OF AGREEMENT

1.1 This Agreement shall commence on the date first written above and shall remain in effect until terminated in accordance with Section 6 of this Agreement.

2. SCOPE OF SERVICES

2.1 CPE will provide the Company with credit profile services to facilitate financial assessments. The services will be delivered through an application programming interface (API) integrated within the CFT Connect CRM platform.



3. PRECONDITIONS TO SERVICE

- 3.1 The Company represents that it possesses all requisite licenses and insurance to conduct its business.
- 3.2 The Company shall obtain the necessary written authorizations and consumer consents required under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. (“FCRA”), and all applicable state laws before accessing any credit profile, and shall maintain such consents and related records for a minimum of seven (7) years from the date of obtaining the authorization.
- 3.3 Prior to receiving services, the Company shall complete and execute any required applications, certifications, and attestations required by the underlying credit data providers, including permissible purpose certifications and any state-specific certifications.

4. COMPLIANCE WITH APPLICABLE LAW AND DATA PROVIDER REQUIREMENTS

- 4.1 The Company acknowledges that access to consumer report information is strictly regulated under the FCRA and state law counterparts. The Company agrees to comply fully with all applicable laws, regulations, and the compliance requirements of the underlying credit data providers with respect to the ordering, receipt, and use of consumer reports.
- 4.2 The Company certifies that it will order and use consumer reports only for a permissible purpose under Section 604 of the FCRA and only for the Company’s exclusive use. The Company shall not share, disclose, or allow any third party to use consumer reports except as expressly permitted by applicable law or the data provider requirements.
- 4.3 The Company shall maintain a written information security program with appropriate administrative, technical, and physical safeguards. The Company shall ensure that only trained Authorized Users access the services, that credentials are unique and not shared, and that consumer report information is encrypted in transit and at rest in accordance with industry standards.
- 4.4 The Company agrees to cooperate fully with any audit, review, or inquiry conducted by CPE or the underlying credit data providers (or their designated representatives) concerning the Company’s request for or use of consumer reports, and shall promptly provide all requested documentation.
- 4.5 The Company shall not process consumer report information from any prohibited or embargoed location and shall provide reasonable prior notice of any proposed use of a third-party service provider to process, transmit, or store such information.
- 4.6 Any material violation of the FCRA, applicable state laws, or the compliance obligations set forth in this Section shall constitute a material breach of this Agreement and may result in immediate suspension or termination of services, without limiting any other remedies available to CPE.

5. OBLIGATIONS AND INDEMNIFICATION

- 5.1 Both parties mutually agree to maintain the confidentiality of sensitive information and shall not disclose such information unless written consent has been obtained from the other party, except as required by law or as necessary to comply with data provider requirements.



5.2 The Company shall indemnify, defend, and hold harmless CPE and its affiliates, directors, officers, and employees from and against any claims, losses, liabilities, damages, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) any breach of this Agreement by the Company; (b) any unauthorized access to or misuse of consumer report information; (c) any failure by the Company to comply with the FCRA or applicable state laws; or (d) any claim by a consumer or regulator arising from the Company's use of the services.

5.3 Each party shall indemnify and hold harmless the other party from and against any claims, losses, liabilities, and damages arising from any breach of this Agreement by the indemnifying party, subject to the foregoing Company-specific obligations.

6. TERMINATION

6.1 This Agreement may be terminated upon any default or material breach as outlined in this Agreement (including any violation of Section 4), by mutual written consent of both parties, or immediately by CPE if required by applicable law or by the underlying credit data providers.

7. DISPUTE RESOLUTION

7.1 In the event of any dispute arising from this Agreement, the parties agree to attempt to resolve the matter through direct discussions. If not resolved, disputes shall be settled through arbitration at a location in Tampa, Florida, in accordance with the rules of the American Arbitration Association.

8. MISCELLANEOUS

8.1 This Agreement shall inure to the benefit of, and be binding upon, the successors and permitted assigns of both parties. It does not create any rights enforceable by any third party.

8.2 This Agreement shall be governed by and construed in accordance with the laws of the State of Florida.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the Effective Date, through their duly authorized representatives.

COMPANY [Name of Company]	SERVICER Credit Pull Engine, LLC
Signature _____	Signature _____
Name _____	Name _____
Title _____	Title _____
Date _____	Date _____

This document is the property of Credit Pull Engine, LLC. It may not be reproduced or modified except as authorized in writing by Credit Pull Engine, LLC. Services are subject to the Fair Credit Reporting Act and the compliance requirements of underlying credit data providers.