

KNOW IT ALL BACKGROUND RESEARCH SERVICES, INC.

Consumer Report User Agreement

This agreement by and between Know It All Background Research Services, Inc. (Know It All) and the below mentioned company (User) and/or its designated agent(s) shall consist of the following understandings and conditions.

Business Name

Billing Address

To Whom Invoices are Directed

City/State/Zip

Phone

Ext.

Fax

E-Mail Address

Website

Contact Name

Second Contact Name & Phone Number or Extension

User hereby certifies that the information provided (Consumer Report) will be in accordance with Fair Credit Reporting Act. User agrees to abide by the provisions of the Fair Credit Reporting Act and understands that the information received from Know It All shall be received as a "Consumer Report from a Consumer Reporting Agency" within the meaning of the Act.

User acknowledges that all fees on price list are for services rendered and are in addition to any city, county, and/or state access or registry fee, or other charges which may be incurred in performance of Know It All services. Such charges shall be billed to and paid by User.

The cost of such services shall be those set out for each service requested in the Know It All service list and such charges may be adjusted by Know It All from time to time with prior written notification. The User will be billed for the Know It All services used, according to the mode set out above. Payment shall be made by User within 30 days of receipt, by User, of invoice. Payments not received within 30 days will be considered past due.

CONFIDENTIALITY

All reports, whether oral or written, will be kept strictly confidential by Know It All. User becomes the owner of all Know It All reports submitted to it and may use, file, or dispose of them in any manner not in violation of applicable laws. Except as required by law, no information from reports will be revealed by Know It All to any person except those designated by User and its affiliated companies and subsidiaries whose duty requires them to have knowledge of the information acquired from Know It All and to act upon the transaction from which the report was ordered. Requests for report information from persons other than User will be referred to Know It All for disclosure as provided under the Fair Credit Reporting act or other applicable laws.

User shall hold Know It All and its affiliated companies and their officers, agents, employees, and independent contractors harmless on account of any expense, damage or liability arising from the publishing by user, its employees or agents, of report information contrary to these conditions.

NON-INSUROR

Information supplied by Know It All is collected, compiled, and organized by Know It All, however, it is developed by others. Therefore, for the fee charged, Know It All is not an insurer or guarantor of the accuracy of the information. Know It All shall use its best efforts in performing the services contracted for and to report the results to User in a prompt and timely manner. User shall not pay for any Know It All report, which is subsequently found to be flawed due to acts of Know It All.

INDEPENDENT CONTRACTOR

In the performance of the services contracted for, Know It All shall be considered solely as an independent contractor, and nothing herein shall at any time be construed to create the relationship of employer and employee, partnership, principal and agent, or joint venturer as between Know It All and user. Know It All may or may not be a sole supplier of these services at User's discretion. Except as provided herein, Know It All shall have no right or authority to act for User, and shall not attempt to enter into any contract, commitment, or agreement, or incur any debt or liability, or any nature, in the name of or on behalf of User.

INDEMNIFICATION

Know It All shall indemnify and hold User, its employees or agents harmless from losses, arising from Know It All's acts or omissions in breach of this Agreement.

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MISCELLANEOUS

Attorneys' Fees

If any legal action, including an action for declaratory relief, is brought to enforce or interpret the provisions of this agreement, the prevailing party shall be entitled to recover reasonable attorneys' fees from the other party.

Entire Agreement

This agreement supersedes any and all other agreements either oral or in writing, between the parties with respects to the subject of this agreement.

Governing Law

The validity of this agreement and of any of its terms or provisions, as well as the rights and duties of the parties under this agreement, shall be construed pursuant to and in accordance with the laws of the State of Pennsylvania.

Assignment

This Agreement may not be assigned by either party, without the written consent, in advance of the other party.

Severability of Agreement

If any term of this agreement is held by a court of competent jurisdiction to be void or unenforceable, the remainder of the contract terms shall remain in full force and effect and shall not be affected.

By signing this agreement User acknowledges that a signed Background Verification Notice, Authorization and Release is required prior to employment searches being conducted and certifies that such Notice, Authorization & Release will be on file at User's office to be made available to Know It All upon request.

Accepted this _____ day of _____, 20____.

Customer/User Company Name

Signature

Know It All Background Research Services, Inc.

Accepted this _____ day of _____, 20____.

Print Representative's name

Signature

After Completing This Agreement:

Fax To: (215) 638-8071

Or

Mail To: Know It All Background Research Services, Inc.

1950 Street Road

Suite 211

Bensalem, PA 19020-4464

If you have any questions, please call our office at (888) 281-9535.