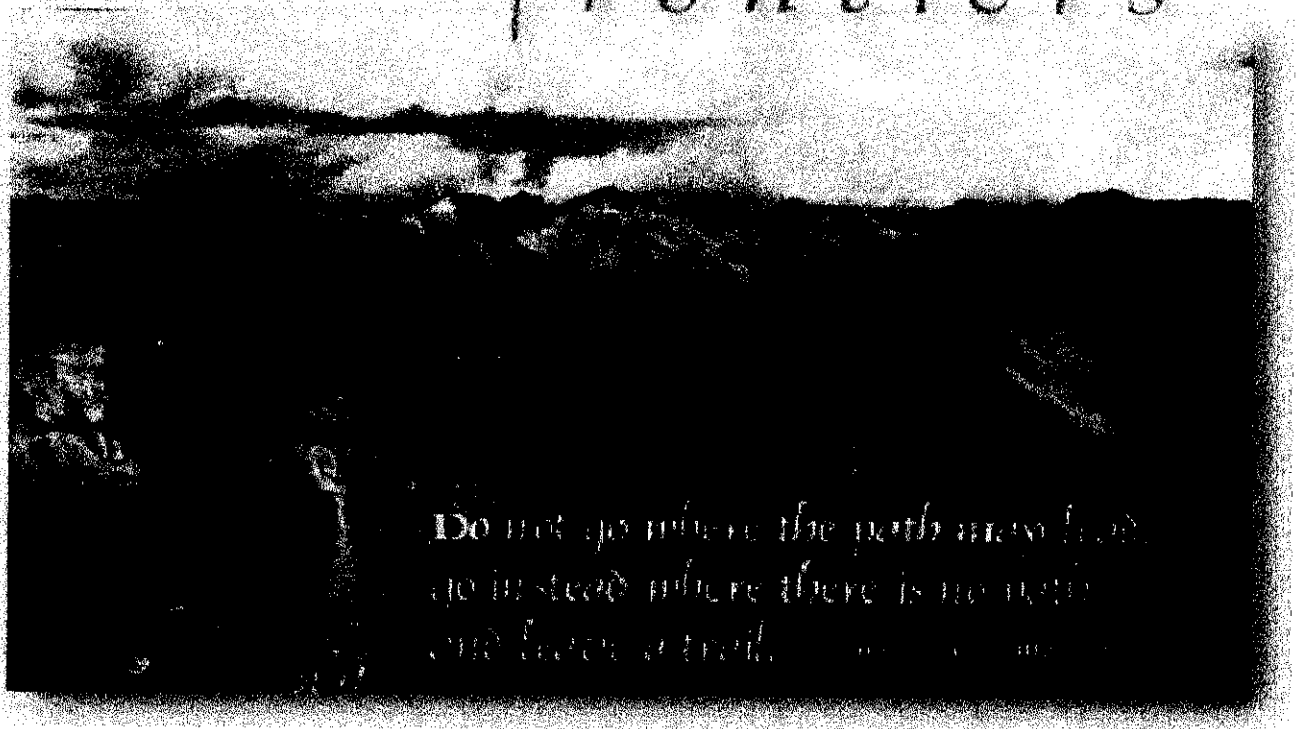


Leading
to new frontiers



**Employment Screening
Services Profile For:
City of Fort Collins
RFP No. P-827**

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PROPOSAL UNDERSTANDING

- The scope of services proposed by the City of Fort Collins falls well within the range of Factual Data's capabilities. Factual Data currently works with a variety of companies covering numerous industries and remains familiar with all aspects and current changes affecting the employment screening industry. Following, you will find more information about Factual Data's history

QUALIFICATIONS

➤ **Company background**

- Incorporated in the State of Colorado in 1985. Factual Data was established for the purpose of providing value added information services nationally to financial institutions primarily in the mortgage lending industry.
- In late 1986, Factual Data began its conversion from a manual operation to an automated processing system to reduce labor costs and speed the delivery of credit reporting services from an average three to four day turnaround to a more aggressive one to two day turnaround for a typical transaction. In 1986, a single software engineer began work on Factual Data's software system for mortgage credit reporting. Today, more than two dozen highly skilled IS engineers are assigned to the development and maintenance of our software and systems.
- Factual Data recognized the need of having national coverage in order to compete for the larger national accounts and the importance of maintaining a local presence to provide individualized services. With limited capital resources, Factual Data elected to franchise its operations to achieve the goal of national coverage. The first franchise, located in Loveland, Colorado was sold in 1989. In 1992, Factual Data began licensing its proprietary software to existing consumer reporting agencies (CRAs). Factual Data discontinued selling franchises in late 1995 and continued to license its software and techniques to existing CRAs through 1997.
- In 1995, Factual Data saw an opportunity to leverage our expertise in the area of information services and introduced a newly completed employment screening service, Factual Data Employment Screening. Employers, including our mortgage lending clientele, use Factual Data services for screening potential and current employees. Background checks include criminal records, professional license and education verifications, employment and residence verifications, worker's compensation, driver's license records, financial summaries and public record information. Substance abuse and psychological testing are provided through the use of third party services.
- In response to the technological needs of employers nationwide, the Factual Data QuickID Report was added to the Factual Data services in late 1996. Placed on the client's computer system, this Windows™ based software allows the client on-line access to employment and residence history, social security number confirmation, fraud investigation, and financial and public records history.
- In May of 1998, Factual Data had a successful initial public offering on NASDAQ (FDCC and FDCCW). With the funds from this IPO, Factual Data launched its market consolidation plan, which to date has successfully acquired 26 companies nationwide.

- In Q4-1999, Factual Data released a new Internet based system, which offers even more flexibility and economy to our clients. With the explosion of the Internet as a vehicle for expanding commerce, Factual Data is fully prepared to address our client's needs for the new millennium.
- Factual Data remains alert to the ever-changing needs of clients nationwide. New types of report ordering and delivery methods provide our valued clients more flexibility, reduced turnaround time and lower costs. These new products allow employers to obtain reports that include all elements required to make an informed hiring decision. Because information is transferred electronically in industry standard data formats, data from reports can be seamlessly integrated into commercial or proprietary processing systems.
- Every Factual Data employee, at every level of our organization, is Fair Credit Reporting Act (FCRA) Certified through an education and testing program implemented by the Associated Credit Bureaus, Inc. (ACB). Through education programs and ongoing meticulous training, our customer support personnel continue to demonstrate the expertise necessary to exceed the expectations of our valued clients. In addition, each Factual Data employee undergoes a thorough background screening process to help ensure proper selection of personnel to handle yours and your applicant's confidential information and perform accurate and complete customer support services.
- The information and report samples included with this proposal provide further information about Factual Data and the quality of reports and superior service that you can expect. Factual Data reports have been consistently proven to save our more than 20,000 clients, and their clients, time and money on each report processed.

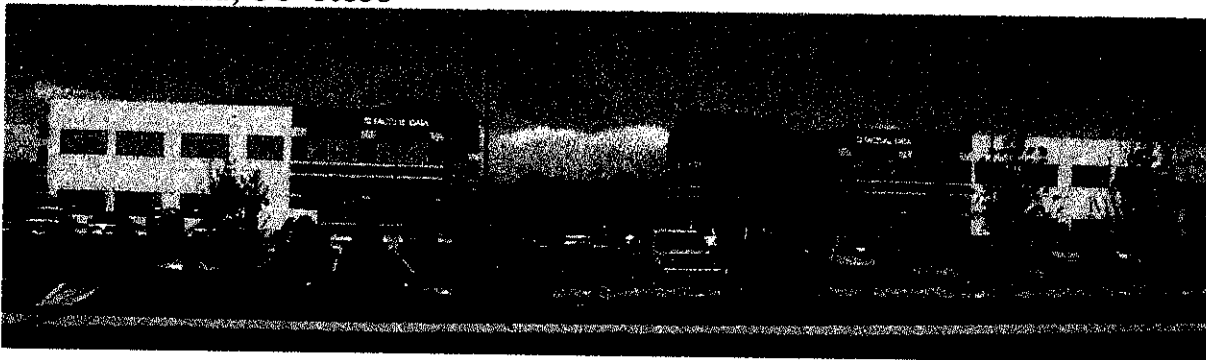
➤ **Number of employees.**

- Factual Data has more than 350 corporate employees in 16 offices located in 11 states. The Factual Data network of licensees and franchisees includes more than 800 employees in 44 offices in 34 states.

➤ **Address of corporate office and branch locations.**

- The address of Factual Data's corporate office is listed below.

**Factual Data Corp.
5200 Hahns Peak Drive
Loveland, CO 80538**



➤ **Corporate Strategy**

- The Factual Data corporate strategy is to expand upon its founding mission of converting manual operations in the credit reporting industry to automated processing systems, providing all of our clients in our Employment Screening and Tenant Screening divisions with the faster, more cost-effective services we pioneered.
- Factual Data operates three different yet closely related businesses, which are all governed by the same state, and federal laws and all use many of the same public and private information components. These businesses are:
 - (a) Factual Data Employment Screening - Applicant and Employee screening, and
 - (b) Factual Data Credit Reporting – Credit reporting for mortgage and banking lenders, and
 - (c) Factual Data Resident Screening – Tenant identification and qualification.
- We also address corporate strategy in the Factual Data’s Qualifications section. With all three businesses combined, Factual Data processes more than 350,000 transactions per month through a state-of-the-art technology center.
- Another common thread for these businesses is the information components that Factual Data acquires from all three credit bureaus (Trans Union, Equifax, and Experian) and other sources. Factual Data and Tenant Screening divisions acquire County, State and Federal Criminal records, Motor Vehicle Records, Worker Compensation Histories, Professional License Verifications, Employment Verifications, Education Verifications, and Drug Testing. This information is organized and customized depending on the client’s requirements.

➤ **Credit Reporting:**

- Factual Data is one of the top three specialty consumer reporting agencies in the United States and one of 12 companies approved to provide credit reporting to Fannie Mae’s Desktop Underwriter® System. Factual Data is also one of five approved providers of credit reports on Freddie Mac’s Loan Prospector® System. Fannie Mae and Freddie Mac are government-sponsored enterprises created by an act of Congress which control the transformation of mortgage loans into mortgage backed securities for almost all United States mortgage transactions. Of the nearly 1,400 potential consumer-reporting agencies, Factual Data is one of only five companies approved to do business with both of these organizations.

➤ **Factual Data - Applicant and Employment Screening:**

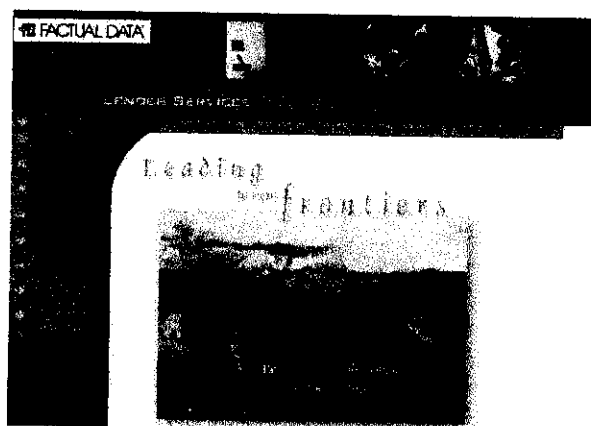
- Regarding the history of Factual Data, Factual Data Employment Screening was launched in 1996. Factual Data and our clients realized that much of the information an employer requires to screen applicants was already being acquired for the Credit Reporting business. For example, in 1995 alone, Factual Data provided clients with more than 500,000 verifications of present and former employers. Factual Data’s investment in technology, in addition to firmly established relationships with the

credit bureaus and access to all available public records facilitated the launch of Factual Data Employment Screening.

- In the first six months of 1999, Factual Data hired additional management staff, marketing specialists and acquired the highly experienced company and staff of Employment Research Services (ERS) to focus on large and Fortune 1000 clients. Factual Data clients benefit from the expertise of experienced marketing specialists for a variety of markets including, Retail, Manufacturing, High Technology, Medical and Health, Banking and Finance, and Hospitality and Travel. In addition, our specialists work closely with Fortune 1000 clients who require unique solutions in meeting their special requirements.

➤ **Web-based Solutions:**

- Factual Data has developed an Internet based application, Factualdata.com™, which allows Factual Data clients access through Microsoft's Internet Explorer or Netscape's Navigator browsers. This development has established Factual Data as a leading Application Service Provider (ASP).



➤ **Application Service Provider (ASP):**

- As an Internet ASP, Factual Data delivers innovative solutions for moving applicant and employee information through the recruiting, qualifying, and screening process providing a more complete hiring process. Factual Data not only provides economic Internet access to clients but we are expanding offerings that will allow a integrated approach to taking an applicant from "recruit" to "employee" in a streamlined fashion. This will result in lower cost, faster, more complete information and an accelerated hiring process.

BACKGROUND INVESTIGATION SERVICES

- Following is a complete price list specifying turnaround times and level of service. Please note that statewide searches vary greatly in turn times, cost and accuracy. If selected as a service provider, Factual Data will work with Client to determine the best search available for each location. Our programming team can develop a package of services for Client allowing one-click access to this package.

DETAILED SERVICE LIST

\$ 8.00 QuickID Applicant Qualifier: (Immediate Turnaround)

A secure Internet connection providing an *instantaneous* on-line report:

Includes: *Social Security Number Search*
 Database Residence History
 Database Employment History
 Fraud Search
 Public Record Information
 Credit History

\$ 3.00 ID Scan Fraud Detection (Immediate Turnaround)

\$11.00 County Criminal Search (Felony and Misdemeanor where available) per county

A search of felony and misdemeanor records at the county level for the last seven years. Average turn around time: 3.5 days
(Additional court fees may apply)

\$ 4.00 Colorado State Criminal Search

A computerized, direct search of Colorado state records.

Average turn around time: 4 - 24 hours

\$10.00 Database State Criminal Search - per State

A computerized search of online state repositories. There are gaps in most database records and information available varies from State to State. Factual Data recommends caution in utilizing this search. Not available in all States.

\$10.00 Federal Criminal Search

Search of the Federal repository.

Turn around times average: 3.5 days

\$ 4.00 Motor Vehicle Records Search

An abstract of the driving record from the State of residence.

Some states require notarized release. (Factual Data will provide forms)

(Additional state fees may apply)

Turn around times vary per state

\$10.50 Workers Compensation History

Where available.

\$ 8.00 Employment Verification (per employer)

Includes: Employment Dates, Job Title, Salary

\$ 8.00 Education or Professional License Verification (per institution)

Includes dates of attendance, area of study and degree earned.

RELEVANT CLIENT & PROJECT EXPERIENCE

- Factual Data provides on-line customer support and direct phone support. Factual Data assembles a "Critical Team" for each large customer rollout. The critical team consists of a management representative from each department, Sales, Operations, Technical Support, Programming, Quality Assurance and Information Technologies. This team will be involved in the initial rollout to ensure complete satisfaction with our products and systems. To support our clients, Factual Data's technical support team has eleven members and our customer support team has four members dedicated to employment screening. In addition, Client will be

assigned a team leader for consistent customer service and a single point of contact. This account representative is the leader of a processing team assigned to Client. This provides a scalable customer service solution as Factual Data can add processing teams as required.

PROFESSIONAL CAPABILITIES & STAFF QUALIFICATIONS

- All factual Data employees are placed through a 45-day training period at which time permanent employment is conditional. Every Factual Data employee is also FCRA (Fair Credit Reporting Act) Certified, and maintains certification throughout their employment.
- Factual Data has been performing the full range of services including (but not limited to), Quick ID services, Criminal history searches, Federal Criminal Searches, Motor Vehicle Searches, Workman's Compensations Searches, Employment and Education Verifications, Professional License Verifications, and Substance Abuse Testing since the introduction of the employment screening division.
- Factual Data continues to be the front runner in the employment screening industry with our instantaneous identity fraud detection product called the Quick ID, and our newly introduced, "4 Hours or Free" policy applicable to our employment verifications, education verifications, and professional license searches.

➤ CHRC Scope of Search

- When Factual Data conducts a criminal history record check at the county level, we will always include both felony and misdemeanor records if available regardless of the location of the records. Some locations do not allow the release of misdemeanor records. We will not charge any additional fee for misdemeanor records unless the repository charges an access fee.
- Factual Data will always search back at least seven years regardless of the system in the courthouse. When necessary, this will include a manual search for no additional charge.
- Factual Data will always search at least as far back past seven years as the automated court system will allow. There are no additional charges for this service. If Client wants to search past seven years in a manual system, there will be a \$1.25 charge per year, per court.
- All of our county court searches are physical searches. If records are found and Client requests docket information, there will be an additional \$10.00 charge.

➤ Report Accuracy

- Factual Data strives for the utmost in accuracy in our reporting. Our processors work in teams to provide customized solutions to our clients. We audit criminal search accuracy on an on-going basis. We "seed" criminal requests with known records. Turn time is constantly monitored. We will work with Client to develop a compliance matrix to assure accountability and accuracy.

➤ **Sample Reports and Future Enhancements**

- Attachment A contains sample reports showing a clear criminal record and a positive criminal record. In the future, Factual Data intends to receive and deliver all requests and reports electronically. We expect that our clients applicants will enter their own information using kiosk's, web sites and electronic résumé's. Factual Data will then return our reports in a format that can be passed through into the client's Human Resource Information System, thus eliminating all data entry on the client's side. We are constantly working to streamline our processes and technology to make our background service faster, more accurate and easier.

➤ **Nationwide and International Services**

- Factual Data can provide background screening services throughout the United States, Canada and all US possessions. Our listed references include companies that request screening services across Canada and the US. If permitted by laws governing non-US countries, Factual Data does have the ability to conduct criminal background checks outside of the United States and we do so on a regular basis. Due to differing laws and political climates outside of the US we must caution our clients that the information may take longer to retrieve than a search in the US and will be more costly, depending on the country searched.

➤ **Hours of Operation**

- All electronic order and report delivery systems and facilities are available 24 hours per day, 7 days per week and 365 days per year. Programming and IT staff are on-site 24 hours a day. Factual Data maintains customer service staff from 7:00 am to 7:00 pm Mountain time. Client can also request customer service via email. Factual Data's offices are closed on the following holidays.

Memorial Day	Thanksgiving Day
Independence Day	Christmas Day
Labor Day	New Years Day

In addition County, State and Federal courts are closed on the following holidays.

Martin Luther King Day	Presidents Day
Veterans Day	Columbus Day

- Factual Data would be happy to consider extended hours / days to meet any special requirements of our Client's.

REFERENCES

Northern Illinois University	Dekalb, IL 60115	815-753-6024	Takako Day
Los Alamos National Bank	1200 Trinity Drive Los Alamos, NM 87544	505-662-5171	Adam Shipman Or Carla Bentley
Arrow Financial Services	7301 N Lincoln Ave Lincolnwood, IL 60712	847-557-1100	Renee Fusinato
Startek, Inc.	237 22nd Street Greeley, CO 80631	970-346-5369	Tammy Dellinger
Quicken Loans	20555 Victor Pkwy Livonia, MI 48152	734-805-7740	Kimberly Levy

SUB-CONSULTANTS

- Factual Data's does retain Factual Data utilizes the staff and expertise of a vendor company for certain services. These vendors are either record retrieval networks or experts in their specific field. For example, a vendor company due to their expertise and relationship with collection and testing facilities conducts substance abuse. The use of subcontractors in certain areas of background screening greatly benefits both Factual Data and our clients by providing local knowledge that we do not possess. Vendor information is proprietary information.

DISASTER RECOVERY

➤ **Systems and Procedures to Ensure Systems Operation**

The types of emergencies covered are as follows:

1. Power outage
2. Loss of local and/or long distance phone service
3. File server failure
4. Loss of connection to one or more of the credit bureaus

Loss of Factual Data's processing systems are not included in this plan, as they are redundant PC systems that require no special hardware. Because of these factors, replacing one is simple, and missing one does not constitute a disaster.

➤ **Power Outage**

In the event of a power outage, a natural gas generator will power the Factual Data Technology Center. The Technology Center contains all computer systems used by Factual Data clients and Factual Data offices in their communications with Factual Data Corp and all the computer systems used in the generation of reports for those clients and offices.

Temporary emergency power is supplied by an APC Silcon Power Conditioner. This unit powers the data center during transition to the backup generator, and controls the generator interface. Backup power can run on the backup generator indefinitely.

The backup-recovery system is automatic. 50 minutes of backup power are available via battery. During the transition period, the APC Silcon system will power up the generator, and ramp up the load until the generator is taking 100% of the data center load. When main power comes back on line, the APC Silcon system will transition the data center back to main power and shut down the generator.

Manual power controls are located in the Electrical Closed, 2nd Floor, Building 1. Bypass controls are available to bypass the APC Silcon on the North wall of the room. During bypass, a power source other than the APC unit must be selected. Main line power should be the only power source selected when in bypass mode.

➤ **Loss of Phone and Internet Service**

Factual Data Corp. phone lines have redundancy via Qwest OC-3 SHARP (Self Healing Alternate Route Protocol) service. This provides redundancy to two Qwest central offices in the event of a local line severance or a central office failure. All telecom connectivity is provided on this fiber loop.

Internet service is provided through four (4) Internet Service Providers (ISPs). Factual Data Corp. is autonomous on the Internet, and publishes its own routes. Loss of 3 out of 4 ISPs would not constitute down time to Factual Data Corp.'s customers.

In the event of connectivity failure, all telecom and Internet services must be re-routed to Factual Data Corp.'s backup facility in Denver, Colorado.

The Factual Data Corp. gateway router in Denver will be re-programmed to publish the gateway address range through the Denver facility. This will cause all Internet traffic to flow to the Denver facility exclusively. This is done by loading a stored connection profile on the Cisco gateway router.

Telecom connectivity is controlled through Sprint. Connectivity is transferred by opening a ticket with the Sprint SMC and allocating 100% of call traffic to the Denver facility.

Factual Data Corp. also has redundant FannieMae and Freddie Mac connectivity in its backup data center in Denver, Colorado. Cutover to the backup lines is automatic, and controlled by FannieMae and Freddie Mac respectively.

➤ **File Server Failure**

Factual Data has an on-line backup for all file server data. File server data is mirrored to backup servers daily and continuously based on the criticality of data. Additionally, a full system tape backup is performed weekly, and incremental backups are done daily. The backup tapes are stored off-site. Once per week, file server data is mirrored to the Factual Data Corp. Denver data center.

In the event of system outage, processing systems in the data center must be re-routed to access data from the mirror data. Repairs to the affected systems proceed immediately from 4-hour on-site service agreements. Processing would cut back to primary server storage during early morning maintenance window.

If data must be retrieved from backup tapes, longer duration is required. Backup tapes will be retrieved from the vault at the next available opportunity. Vault hours of operation are 9AM – 4:30 PM MT, M-F. Tape restoration can take as long as 12 hours to restore primary file server partitions. Restoration of data should cause no systems outage to customer traffic, as off-site on-line storage of systems and processes exists on a weekly basis.

➤ **Loss of Bureau Connections**

Factual Data communicates to each of the bureaus via a high speed digital data service line. These connections are achieved using an SNA protocol on a Windows NT Server running Microsoft SNA Server software.

Factual Data has two high speed digital data service lines to each bureau, and a backup SNA Server machine in order to give complete redundancy to this system in the primary data center. The backup data center also has a full set of high-speed bureau lines which can be used in the backup data center, as well as remotely from the primary data center. Cut-over to the backup repository lines is automatic.

If one of the repositories is down, Factual Data Corp. will return a 2-bureau merged product, informing the customer of the outage condition. If the third bureau is required at a later date, it can be merged in the original 2-bureau report easily.

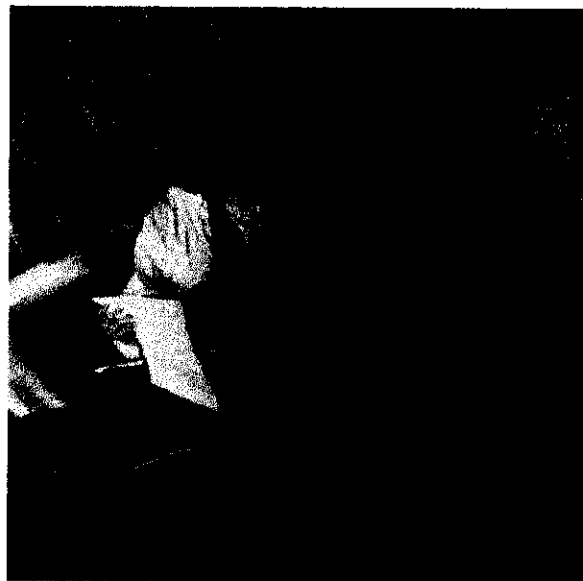
Customers can request a delay of the report generation until all repositories are available. This setup occurs on a per-customer basis and affects all automated systems.

TECHNOLOGY

- Factual Data maintains a variety of different communications methodologies for its clients:
- Today, we support dial-up, leased lines (TCP/IP, LU 6.2), X.25, Value Added Networks (VANs), Virtual Private Networks (VPNs), and SSL-based web access.
- At the desktop, our clients enjoy one of two methodologies:
 - Factual Data provides the user interface in the form of Windows-based software or browser-based application (Web Application). This methodology appeals to a wide variety of clients who are not currently utilizing full custom software for their users at the desktop.

- Additionally, we provide a proprietary interface where the client can setup multi-connection orders and receipts through an XML interface. This interface sends an XML request of services, and receives an XML response. One of the XML tags in the response can contain a file suitable for viewing and / or printing in either HTML or ASCII text format. The return data file format is suitable for population within the clients proprietary system.
- All Factual Data offices nationwide are on the same proprietary system with the ability to exchange data from any location via our WAN based at the two corporate data centers. The diverse geographic location of our corporate branches (see Attachment A) and each location's cross-trained and FCRA certified staff, combined with the extensive technological system safeguards outlined below, offer thorough protection from almost any type of disaster.
- Factual Data maintains two independent data centers operating "hot" with never more than 50% utilization at either site during normal operating conditions. Each data center contains a full copy of all computer records and transactions. This data, if generated at the remote branch sites, experiences a short lag time (typically 30 minutes or less) before it resides at the other data center. Each data center is capable of standing on its own and maintaining full volume requirements in the event of a disaster at the other site. Magnetic backup tapes are archived daily and taken off site. A set of monthly backup tapes is archived to a vault maintained by an independent law firm.

- ✓ 28 person development team
- ✓ Pioneer of information software and system development since 1986
- ✓ Custom Windows™ and Internet applications for ordering and report retrieval
- ✓ Integration options of: dial-up, lease line, TCP/IP, LU6.2, X.25, VAN's,
- ✓ VPN's, XML interface, HTML, ASCII text format, SSL-web based access
- ✓ Hot backup Technology Center opened in Denver June, 1999
- ✓ Average monthly processing of 250,000 reports
- ✓ Scalable capacity to 1.5 million reports per month



If it can be done ... Factual Data can do it !



Security and Client System Requirements

- Factual Data's web-based order and delivery system is utilized by all divisions of



our company. As a Consumer Reporting Agency, security is critical in the design and functionality of all our services. Factual Data's web application has received certification from VeriSign and ICSA.net (Now TruSecure® Corporation)

➤ **System Operation**

- Factual Data's systems are designed to be flexible. Our web-based application is utilized by the majority of our clients. It provides a fast, secure interface to both order and retrieve reports. We can customize this system to meet the needs of all of Client's business units. For example: Walt Client World could use our web application exclusively while The Client Store could fax in requests for processing. Results can be returned to The Client Store's headquarters via fax or the web. We have many clients who fax requests to our processing center and we can either fax back a report or return it via our web based system. Reports can be returned to the requester or to another location (Such as the Human Resources Department or Security). We can provide multiple layers of access for enhanced security.

LEGAL ISSUES

➤ **FCRA Compliance**

- Factual Data has a very thorough understanding of the Fair Credit Reporting Act (FCRA) and its importance in employment screening. Factual Data also maintains a solid history of being very proactive with regard to the FCRA and its enforcement. Not only do we insure that every Factual Data employee understands and complies with the FCRA, but we are also key in shaping the law via active membership, leadership, and participation in certain national trade associations (Associated Credit Bureaus (ACB) and National Credit Reporting Association (NCRA). Both of these groups actively lobby the legislators who sponsored the FCRA.
- As further testimony, Factual Data was the first nationwide organization to have its entire staff FCRA Certified by the ACB certification program. Factual Data maintains strict FCRA compliance policies that include regular training, testing, and certification of all employees.
- In addition to this, Factual Data maintains membership and leadership positions in the trade associations that are vital to our industry. Jerry Donnan, Factual Data President & CEO, was a founding member, Director, and served a term as President of the NCRA. Marcia Donnan, Factual Data Executive Vice President, has held several association offices, committee chair and co-chair positions, including membership on the Executive Board of the ACB.
- Our philosophy is that it is our role to assist and to educate our clients on the FCRA as well. In order to do this, Factual Data provides a value added feature called "Factual Docs". Factual Docs is an electronic forms library that includes all of the necessary FCRA disclosures fully integrated into our service. These on-

line documents are user-friendly enough for clients to customize to meet any local or internal compliance requirements.

Further, we have an ACB certified FCRA instructor on staff, available to provide training and FCRA certification for our Client's organization, if so desired.

➤ **FTC Complaints**

- Factual Data has never been the subject of a complaint to the Federal Trade Commission
- Factual Data has never been sued for failure to comply with the FCRA, Title 1 of the Americans with Disabilities Act of 1990 or any other state or federal privacy laws.
- Factual Data has never been sued for invasion of privacy, tortuous interference with employment or any other tort or negligence claim arising out of our having provided background investigation services.
- Many states have laws more restrictive than the federal FCRA. For example: there are a number of states that require a notarized state form for the use of motor vehicle records in employment screening. Factual Data will work with Client to maintain compliance with all applicable state laws.

PAYMENT TERMS AND INVOICING

Factual Data can provide invoices in electronic format. All invoices include:

- ✓ Applicant's Name
- ✓ Services Performed
- ✓ Cost
- ✓ Who Requested
- ✓ Department Number
- ✓ User Defined Tracking Number

Invoices are available from within your secured connection to Factual Data and are available at any time.

- Factual Data will customize the invoicing process to fit the needs of Client. Requested customization that fits within the Factual Data business model would be provided at no additional charge.

LIABILITY INSURANCE

Client#: 28060

FACDA1

ACORD. CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YY) 11/06/00
PRODUCER Flood & Peterson Insurance Inc 211 First Street Eaton, CO 80615 970 454-3381	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED FACTUAL DATA CORP. & FDC ACQUISITION, INC. 5200 HAHNS PEAK DRIVE LOVBLAND, CO 80538	INSURERS AFFORDING COVERAGE INSURER A: <u>The Hartford Insurance</u> INSURER B: INSURER C: INSURER D: INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CLASS	TYPE OF INSURANCE	POLICY NUMBER	START DATE	END DATE	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> FDC <input type="checkbox"/> LOC	34UUNP2463434	09/01/00	09/01/01	EACH OCCURRENCE \$1,000,000 FIRE DAMAGE (any one (1)) \$300,000 MED EXP (any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS COMP FOR AGG \$2,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	34UUNP2463434	09/01/00	09/01/01	COMBINED SINGLE LIMIT (EA accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$
A	BREWERY LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$10000	34XHUF23967	09/01/00	09/01/01	EACH OCCURRENCE \$5,000,000 AGGREGATE \$5,000,000
A	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	34WEJX5694	09/01/00	09/01/01	<input checked="" type="checkbox"/> INC STATUS <input type="checkbox"/> LTD LIMITS <input type="checkbox"/> LTD OR E.L. EACH ACCIDENT \$100,000 E.L. DISEASE - EA EMPLOYEE \$100,000 E.L. DISEASE - POLICY LIMIT \$500,000
	OTHER				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

CERTIFICATE HOLDER	ADDITIONAL INSURED INSURER LISTING	CANCELLATION
SAMPLE OF COVERAGES		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE INFORMATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10... DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO IT IN LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Flood & Peterson Insurance, Inc.

ACORD 26-3 (7/97) 1 of 2 #916660/M/099899169 6598999169

DLB 9 ACORD CORPORATION 1999

NOV 07 00 13:34 No. 021 P.02

ID:454-3252

FLOOB/PETE EATON

ERRORS & OMISSIONS INSURANCE

.....
A RISK PURCHASING GROUP



**NATIONAL UNION FIRE INSURANCE COMPANY
OF PITTSBURGH, PA.**
A Capital Stock Company
(Herein called the Company)



NOTICE: THIS IS CLAIMS MADE POLICY. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THE COVERAGE OF THIS POLICY IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. PLEASE READ THIS POLICY CAREFULLY AND DISCUSS THE COVERAGE THEREUNDER WITH YOUR INSURANCE AGENT OR BROKER.

THE LIMITS OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS SHALL BE REDUCED BY AMOUNTS INCURRED FOR LEGAL DEFENSE. FURTHER NOTE THAT AMOUNTS INCURRED FOR LEGAL DEFENSE SHALL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

CERTIFICATE NUMBER: 09-0086

NOTICE OF INSURANCE

1. **Named Insured and Address:**

Factual Data Corp. (National)
5200 Hahns Peak Drive
Loveland, CO 80538

2. **Policy Period:** **Effective Date:** December 1, 1999 **Expiration Date:** December 1, 2000
12:01 A.M. standard time at the address of the Named Insured as shown above.

3. **Limit of Liability:**

**CREDIT REPORTING DIVISION/
MORTGAGE REPORTING DIVISION/
SPECIALIZED REPORTING DIVISION**

\$ 2,000,000 Each Claim
\$ 2,000,000 Annual Aggregate

4. **Deductible Amount:**

**CREDIT REPORTING DIVISION/
MORTGAGE REPORTING DIVISION/
SPECIALIZED REPORTING DIVISION**

\$ 7,500 Each Claim

5. **Sublimit of Liability:** Antitrust/Unfair Competition/Price-Fixing

\$ 50,000 Each Claim
\$ 50,000 Annual Aggregate

6. **Annual Premium:** \$ 7,657.00

7. **Policy and other forms attached:**

Errors and Omissions Liability Claims-Made Form
Choice of Counsel

All notices and inquiries should be addressed to:

National Union Fire Insurance Company of Pittsburgh, PA.
8144 Walnut Hill Lane, Suite 1600
Dallas, TX 75231

BUSINESS LICENSE



STATE OF COLORADO

**DEPARTMENT OF
STATE**

CERTIFICATE

I, VICTORIA BUCKLEY, SECRETARY OF STATE OF THE STATE OF
COLORADO HEREBY CERTIFY THAT

ACCORDING TO THE RECORDS OF THIS OFFICE

FACTUAL DATA CORP.
(COLORADO CORPORATION)

FILE # 19971072438 WAS FILED IN THIS OFFICE ON May 06, 1997
AND HAS COMPLIED WITH THE APPLICABLE PROVISIONS OF THE
LAWS OF THE STATE OF COLORADO AND ON THIS DATE IS IN GOOD
STANDING AND AUTHORIZED AND COMPETENT TO TRANSACT BUSINESS
OR TO CONDUCT ITS AFFAIRS WITHIN THIS STATE.

Dated: August 19, 1998

Victoria Buckley

SECRETARY OF STATE

MOTOR VEHICLE STATE FEE SCHEDULE

Note: The following fees are directly charged from each state. The fee is charged per report, as listed, in addition to Motor Vehicle Price invoiced by Factual Data Employment Screening.		
State	State Fee	Special Requirements and Notes
** Indicates there will likely be delays from the state in returning a report		
ALABAMA **	\$ 5.75	None
ALASKA	\$ 5.00	Requires a state release form signed by applicant.
ARIZONA	\$ 3.00	Name must be exactly as it appears on license
ARKANSAS	\$ 11.00	None
CALIFORNIA	\$ 2.00	None
COLORADO	\$ 2.20	None
CONNECTICUT	\$ 10.00	None
DELAWARE **	\$ 4.00	None
DISTRICT OF COLUMBIA **	\$ 5.00	Signed generic release from applicant including DOB and SSN required.
FLORIDA	\$ 3.10	None
GEORGIA **	\$ 7.00	None
HAWAII	\$ 7.00	None
IDAHO	\$ 4.00	None
ILLINOIS **	\$ 6.00	Signed generic release from applicant.
INDIANA	\$ 5.00	None
IOWA **	\$ 5.50	Signed generic release from applicant.
KANSAS	\$ 4.00	None
KENTUCKY	\$ 3.00	None
LOUISIANA **	\$ 15.00	Signed generic release from applicant
MAINE	\$ 5.00	None
MARYLAND	\$ 5.00	None
MASSACHUSETTS **	\$ 4.00	None
MICHIGAN	\$ 6.55	All persons in the information chain must sign a release.
MINNESOTA	\$ 2.50	None.
MISSISSIPPI **	\$ 7.00	Requires a state release form signed by applicant and notarized.
MISSOURI	\$ 1.25	None
MONTANA	\$ 4.00	No Special Requirements
NEBRASKA	\$ 3.00	None
NEVADA	\$ 8.00	None
NEW HAMPSHIRE **	\$ 7.00	Requires state release form signed by applicant and notarized.
NEW JERSEY	\$ 4.00	None

NEW MEXICO	.50	None
NEW YORK	\$ 4.00	None
NORTH CAROLINA	\$ 5.00	None
NORTH DAKOTA	\$ 3.00	None
OHIO	\$ 2.00	None
OKLAHOMA **	\$ 10.00	None.
OREGON	\$ 3.00	None.
PENNSYLVANIA **	\$ 5.00	Requires a state release form signed by applicant.
PUERTO RICO	\$ 1.50	None
RHODE ISLAND	\$ 16.00	None
SOUTH CAROLINA	\$ 2.00	None
SOUTH DAKOTA **	\$ 4.00	Requires a state release form signed by applicant and notarized.
TENNESSEE	\$ 7.25	None
TEXAS **	\$ 6.00	None
UTAH	\$ 5.75	None
VERMONT	\$ 4.00	None
VIRGINIA	\$ 5.00	None
WASHINGTON **	\$ 4.50	Restricted to employers of commercial drivers and school bus drivers. Requires state release form signed by applicant.
WEST VIRGINIA **	\$ 5.00	None
WISCONSIN	\$ 3.00	None
WYOMING **	\$ 5.00	None
Canadian	Prov. Fee	Special Requirements and Notes
ALBERTA	\$ 15.00	Signed generic release from applicant.
BRITISH COLUMBIA	\$ 5.00	Requires province release signed by applicant.
MANITOBA	\$ 7.00	Requires province release signed by applicant.
NEW BRUNSWICK	\$ 8.00	None.
NEW FOUNDLAND	\$ 15.00	None.
NORTHWEST TERRITORY	\$ 10.00	None.
NOVA SCOTIA	\$ 10.00	Signed generic release from applicant.
ONTARIO	\$ 0.00	None.
PRINCE EDWARD ISLAND	\$ 15.00	Signed generic release from applicant.
QUEBEC	\$ 10.00	Requires province release signed by applicant.
SASKATCHEWAN	\$ 15.00	Signed generic release from applicant.
YUKON TERRITORY	\$ 6.00	Signed generic release from applicant.

CRIMINAL COURT FEE SCHEDULE

NOTE: The following fees are charged directly from each court. The fee is charged per court, per search as listed in addition to the County Criminal price invoiced by Factual Data.

ALABAMA		NONE		
ALASKA				
	BARROW	\$15.00		
	BETHEL	\$15.00		
	DENALO	\$15.00		
	DILLINGHAM	\$15.00		
	KENAI	\$15.00		
	KODIAK	\$8.00		
	NORTH SLOPE	\$15.00		
	NORTHWEST ARC	\$15.00		
	WADE HAMPTON	\$15.00		
ARIZONA				
	PINAL	\$17.00	MISDEMEANOR	
ARKANSAS				
	CROSS	\$2.00		
	FAULKNER	\$10.00		
	GARLAND	\$5.00		
	JEFFERSON	\$5.00		
	PULASKI	\$5.00		
	ST FRANCIS	\$5.00		
CALIFORNIA				
	AMADOR	\$5.00		
	BUTTE	\$5.00		
	CONTRA COSTA	\$5.00		
	IMPERIAL	\$5.00		
	INYO	\$5.00		
	LAKE	\$5.00		
	LOS ANGELES	\$5.00		
	NAPA	\$5.00		
	PLUMAS	\$5.00		
	SAN BENITO	\$5.00		
	SAN BERNARDINO	\$5.00		
	SHASTA	\$5.00		
	SISKIYOU	\$5.00		
COLORADO				
	ALAMOSA	\$5.00		
	ARAPAHOE	\$5.00		
	BOULDER	\$5.00		
	CUSTER	\$5.00		
	DENVER	\$5.00		
	EAGLE	\$5.00		
	EL PASO	\$5.00		
	FREMONT	\$5.00		
	GILPIN	\$10.00		
	GUNNISON	\$5.00		
	LA PLATA	\$5.00		
	LAKE	\$5.00		
	LARIMER	\$5.00		
	LAS ANIMAS	\$5.00		
	LOGAN	\$5.00		

CRIMINAL COURT FEE SCHEDULE

NOTE: The following fees are charged directly from each court. The fee is charged per court, per search as listed in addition to the County Criminal price invoiced by Factual Data.

	MINERAL	\$8.00		
	MONTROSE	\$5.00		
	OTERO	\$8.00		
	PUEBLO	\$5.00		
	RIO GRANDE	\$5.00		
	SUMMIT	\$5.00		
	TELLER	\$5.00		
	WELD	\$5.00		
CONNECTICUT		NONE		
DISTRICT OF COLUMBIA		NONE		
DELAWARE		NONE		
FLORIDA				
	BAY	\$7.00		
	GADSDEN	\$7.00		
	HENDRY	\$7.00		
	JEFFERSON	\$7.00		
	WAKULLA	\$7.00		
GEORGIA		NONE		
HAWAII		NONE		
IDAHO		NONE		
IOWA		NONE		
ILLINOIS				
	RANDOLPH	\$28.00		
	ST CLAIR	\$4.00		
INDIANA				
	LAKE	\$7.00		
KANSAS		NONE		
KENTUCKY				
	CARROLL	\$3.00		
LOUISIANA		NONE		
MAINE		NONE		
MARYLAND		NONE		
MASSACHUSETTS		NONE		
MICHIGAN				
	ALCONA	\$2.00		
	ALPENA	\$5.00		
	ANTRIM	\$5.00		
	ARENAC	\$5.00		
	BARRY	\$10.00		
	BENZIE	\$3.00		
	BERRIEN	\$5.00		
	BRANCH	\$17.00		
	CALHOUN	\$5.00		
	CHIPPEWA	\$10.00		
	CLARE	\$7.00		
	DELTA	\$5.00		
	DICKINSON	\$10.00		
	GOGEBIC	\$10.00		
	GRATIOT	\$10.00		
	HILLSDALE	\$7.00		

CRIMINAL COURT FEE SCHEDULE

NOTE: The following fees are charged directly from each court. The fee is charged per court, per search as listed in addition to the County Criminal price invoiced by Factual Data.

	HURON	\$5.00		
	IONIA	\$3.00		
	IRON	\$10.00		
	ISABELLA	\$5.00		
	KALAMAZOO	\$1.00		
	KALKASKA	\$5.00		
	KENT	\$10.00		
	LAKE	\$5.00		
	LAPEER	\$10.00		
	MANISTEE	\$8.00		
	MARQUETTE	\$10.00		
	MECOSTA	\$10.00		
	MIDLAND	\$10.00		
	MONROE	\$5.00		
	MONTCALM	\$7.00		
	OCEANA	\$5.00		
	OGEMAW	\$2.00		
	ROSCOMMON	\$2.00		
	SAGINAW	\$5.00		
	SHIAWASSEE	\$10.00		
	ST CLAIR	\$10.00		
	ST JOSEPH	\$1.00		
	TUSCOLA	\$5.00		
	VAN BUREN	\$7.00		
	W. DISTRICT	\$15.00		
	WEXFORD	\$1.00		
MINNESOTA				
	ST LOUIS	\$5.00		
MISSISSIPPI				
	PEARL RIVER	\$10.00		
MISSOURI				
	ATCHISON	\$4.00		
	JEFFERSON	\$10.00		
MONTANA				
	MISSOULA	\$10.00		
	SANDERS	\$10.00		
NEVADA				
	CARSON CITY	\$7.00		
	CHURCHILL	\$14.00		
	CLARK	\$7.00		
	DOUGLAS	\$14.00		
	ELKO	\$8.00		
	HUMBOLDT	\$14.00		
	LYON	\$7.00		
NEW HAMPSHIRE				
	HILLSBOROUGH	\$10.00		
NEW JERSEY				
	BERGEN	\$3.00		
	ESSEX	\$3.00		
	HUNTERDON	\$6.00		

CRIMINAL COURT FEE SCHEDULE

NOTE: The following fees are charged directly from each court. The fee is charged per court, per search as listed in addition to the County Criminal price invoiced by Factual Data.

NEW MEXICO		NONE		
NEW YORK				
	GENESEE	\$5.00		
	GREENE	\$17.50		
	HAMILTON	\$17.50		
	JEFFERSON	\$16.00		
	KINGS	\$16.00		
	MADISON	\$10.00		
	MONROE	\$16.00		
	MONTGOMERY	\$16.00		
	NASSAU	\$16.00		
	NEW YORK	\$16.00		
	ORANGE	\$16.00		
	OSWEGA	\$20.00		
	PUTMAN	\$16.00		
	QUEENS	\$16.00		
	RENSSELAER	\$20.00		
	RICHMOND	\$16.00		
	ROCKLAND	\$16.00		
	SARATOGA	\$16.00		
	SUFFOLK	\$16.00		
	TOMPKINS	\$36.00		
	WESTCHESTER	\$16.00		
NORTH CAROLINA		NONE		
NORTH DAKOTA				
	BARNES	\$10.00		
	BOWMAN	\$10.00		
	CASS	\$10.00		
	DISTRICT	\$15.00		
	RICHLAND	\$10.00		
	STUTSMAN	\$10.00		
	WARD	\$10.00		
	WELLS	\$10.00		
OHIO		NONE		
OKLAHOMA		NONE		
OREGON		NONE		
PENNSYLVANIA				
	DELAWARE	\$10.00		
	FAYETTE	\$10.00		
	LUZERNE	\$10.00		
RHODE ISLAND		NONE		
SOUTH CAROLINA				
	BEAUFORT	\$10.00		
	GREENVILLE	\$6.00		
SOUTH DAKOTA				
	AURORA	\$15.00		
	BEADLE	\$15.00		
	BENNETT	\$15.00		
	BON HOMME	\$15.00		
	BROOKINGS	\$15.00		

CRIMINAL COURT FEE SCHEDULE

NOTE: The following fees are charged directly from each court. The fee is charged per court, per search as listed in addition to the County Criminal price invoiced by Factual Data.

BROWN	\$15.00			
BRULE	\$15.00			
BUFFALO	\$15.00			
BUTTE	\$15.00			
CAMPBELL	\$15.00			
CHARLES MIX	\$15.00			
CLARK	\$15.00			
CLAY	\$15.00			
CODINGTON	\$15.00			
CORSON	\$15.00			
CUSTER	\$15.00			
DAVISON	\$15.00			
DAY	\$15.00			
DEUEL	\$15.00			
DEWEY	\$15.00			
DOUGLAS	\$15.00			
EDMUNDS	\$15.00			
FALL RIVER	\$15.00			
FAULKNER	\$15.00			
GRANT	\$15.00			
GREGORY	\$15.00			
HAAKON	\$15.00			
HAMLIN	\$15.00			
HAND	\$15.00			
HANSON	\$15.00			
HARDING	\$15.00			
HUGHES	\$15.00			
HUTCHINSON	\$15.00			
YDE	\$15.00			
JACKSON	\$15.00			
JERAULD	\$15.00			
JONES	\$15.00			
KINGSBURY	\$15.00			
LAKE	\$15.00			
LAWRENCE	\$15.00			
LINCOLN	\$15.00			
LYMAN	\$15.00			
MARSHALL	\$15.00			
MCCOOK	\$15.00			
MCPHERSON	\$15.00			
MEADE	\$15.00			
MELLETTE	\$15.00			
MINER	\$15.00			
MINNEHAHA	\$15.00			
MOODY	\$15.00			
PENNINGTON	\$15.00			
PERKINS	\$15.00			
POTTER	\$15.00			
ROBERTS	\$15.00			
SANBORN	\$15.00			

