

NANFC USER AGREEMENT

It is fully understood that the APPLICANT/CUSTOMER will comply with all provisions of this agreement. Information will be submitted only for the Applicant's exclusive use, and the APPLICANT/CUSTOMER certifies that all information will be submitted only when intended to be used in recovering bad debt in connection with a legitimate business transaction involving a CONSUMER or BUSINESS and such submissions will be used for NO OTHER PURPOSE. PERMISSIBLE BUSINESS PURPOSE IS DEFINED AS FOLLOWS:

(a) In connection with a credit transaction involving a CONSUMER on whom the information is to be furnished and involving the extension of credit to the consumer, or

(b) In connection with a credit transaction involving a BUSINESS on whom the information is to be furnished and involving the extension of credit to the business.

IT IS FURTHER UNDERSTOOD AND AGREED THAT APPLICANT/CUSTOMER will use all information supplied to NANFC, and its AGENTS only for customer's exclusive purpose and will be held in strict confidence except to the extent that disclosure to others is required or permitted by law. Only designated representatives of APPLICANT/CUSTOMER will supply information on CONSUMERS or BUSINESSES. APPLICANT/ CUSTOMER will not submit false information to NANFC.

APPLICANT/CUSTOMER will hold NANFC AND ALL OF THEIR AGENTS HARMLESS ON ACCOUNT OF ANY EXPENSE OR DAMAGE ARISING OUT OF OR RESULTING FROM THE PUBLISHING OR OTHER DISCLOSURE OF INFORMATION BY APPLICANT/CUSTOMER, ITS' EMPLOYEES OR AGENTS CONTRARY TO THIS AGREEMENT.

APPLICANT/CUSTOMER understands and agrees that all information supplied to NANFC and its AGENTS is secured by and through fallible human sources and that the accuracy of the information provided by APPLICANT/CUSTOMER is NOT guaranteed by said companies, and APPLICANT/ CUSTOMER releases NANFC and its AGENTS and employees and independent contractors from liability, even if caused by negligence, in connection with the data from said companies and all loss or expenses suffered by APPLICANT/CUSTOMER resulting directly or indirectly from any and all loss.

APPLICANT/ CUSTOMER understands and agrees that if NANFC determines there is a violation of this AGREEMENT, service to said APPLICANT/ CUSTOMER will be suspended immediately.

NANFC has the right in its' sole discretion to deny access to use of systems by certain APPLICANT/CUSTOMERS even though otherwise "qualified." APPLICANT/CUSTOMER hereby releases NANFC from any and all claims, demands, actions, causes of action, suits, costs, damages, expenses, compensation, penalties, liabilities of any kind or nature whatsoever arising out of or relating to such denial.

APPLICANT/CUSTOMER agrees to take all necessary measures to prevent unauthorized use of systems by any person and will establish and enforce policies whereby its' employees are forbidden to supply any false information on any CONSUMER or BUSINESS which is invalid.

APPLICANT/ CUSTOMER AGREES to indemnify and hold harmless NANFC. their directors, officers, employees, agents, independent contractors, successors and assigns from and against and with respect to any and all liabilities, claims losses, demands, actions, causes of action, damages, expenses, or liabilities arising from or in any manner related to any claim, demand or suit, whether or not meritorious brought or asserted by any THIRD PARTY in any way arising out of any actual or alleged negligence or intentional act of APPLICANT/CUSTOMER, whether or not any negligence of NANFC is alleged to have been contributory thereto, the failure of APPLICANT/CUSTOMER to duly perform its' obligations under this Agreement, for misuse or improper access to supply information by APPLICANT/CUSTOMER or failure of APPLICANT/CUSTOMER to comply with applicable laws or regulations.

APPLICANT/ CUSTOMER understands and agree that the accuracy of any information furnished is not guaranteed by NANFC and release NANFC and their directors, agents and employees from any and all liability for any negligence in connection with the submission of invalid data and from any loss or expenses suffered by APPLICANT/CUSTOMER resulting directly or indirectly from the service offered by NANFC.

APPLICANT/CUSTOMER is only to use service provided by NANFC for the sole purpose of their business and no other entity.

APPLICANT/CUSTOMER agrees to pay NANFC contingency service fees for providing asset management and software services. Fees are paid as monies are recovered. Funds are disbursed via ACH credit. If APPLICANT/CUSTOMER is paid directly, NANFC must be immediately notified to ensure proper processing. Any service fees due to NANFC not promptly paid will incur a charge of 1.5% of the unpaid balance, per month, and may charge a late penalty fee of \$25.00 in addition to the interest charge on the unpaid balance as set forth in this paragraph. If the APPLICANT/CUSTOMER is an employee with a corporation which stock is publicly traded in the stock market, this document does not represent a personal guarantee. Should legal action be commenced or an attorney employed to enforce payment, APPLICANT/CUSTOMER agrees to pay such additional sum as the Court may adjudge reasonable as attorney's fees and Court costs in said legal action.

The parties agree that if APPLICANT/CUSTOMER is delinquent in the payment of fees for services rendered or is guilty of violating the terms of this Agreement that NANFC , may at its' election, discontinue providing services to APPLICANT/CUSTOMER and cancel Agreement immediately without written notice to APPLICANT/CUSTOMER.

This Agreement, consisting of 1 page, constitutes the entire Agreement between the parties and supersedes and cancels any and all prior agreements between the parties relating to the subject matter hereof. No changes in this Agreement may be made except with the express written consent of NANFC. IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement based on the utilization of NANFC services.

The invalidity or unenforceability of any particular provision of this Agreement shall not affect the other provisions hereof, and this Agreement shall be construed as if such invalid or unenforceable provisions were omitted.