

Reporting to Consumer Reporting Agencies

If you opt-in to YapStone's credit reporting feature, YapStone will report payments made by you through YapStone services to consumer reporting agencies ("CRA"). Currently, Yapstone reports eligible payments to TransUnion LLC. For more information about TransUnion, including information about how to get a free copy of your credit report annually, please visit their website at www.transunion.com. YapStone may, at its discretion, report payments to additional CRAs.

Opting-in to the credit reporting feature means that all of the following apply, subject to the Fair Credit Reporting Act and any other applicable laws, rules, or regulations:

The report of eligible payments by Yapstone to CRA(s) cannot be modified, amended, or canceled once it is sent. However, if you believe that report is not correct, then you may follow the procedures outlined in this form to dispute the report. Please refer to the Federal Trade Commission guidance: <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

YapStone may need to verify the relationship between you and the applicable Participating Landlord, and such verification may include requesting documents from you or the Participating Landlord. The credit reporting feature is contingent upon YapStone's and the CRA's acceptance of such verifications, which may or may not be reported to you.

YapStone is not responsible for how any CRA may use the information provided to them by YapStone, and you agree to hold YapStone harmless against any claims relating to the CRA's use of such information (all subject to the Credit Reporting Dispute Resolution Policy and the Fair Credit Reporting Act). See the CRA's terms and conditions for how they use such information. Once the information is transmitted to the CRA, the CRA will obtain an ownership interest in the data.

Not a Credit Repair Organization. YapStone is not a credit repair organization and is not offering to sell, provide, or perform any service to you for the express or implied purpose of either improving your credit record, credit history, or credit rating, or providing advice or assistance to you with regard to improving your credit record, credit history, or credit rating. YapStone does not charge consumers a fee for advice on how to change, modify, or improve their credit file or score. You acknowledge and agree that you are not seeking to purchase, use, or access any of the YapStone services in order to do so, and further acknowledge that accurate adverse information on your credit report cannot be changed.

Opting-Out of Credit Reporting

Once we have begun to report eligible payments to a CRA, the CRA will keep track of subsequent reports we send. If your payments are inconsistent or delinquent, then these reports could affect your credit score. Also, if you decide to opt-out of Yapstone's credit reporting feature, then the absence of further reports from Yapstone to the CRA may also affect your credit score. You agree that YapStone shall not be liable for any claims, charges, demands, damages, or adverse impacts on your credit record, credit history, or credit rating if you cease using YapStone's rent payment services, or opt-out of the credit reporting feature ("Credit Reporting Opt-Out") after opting-in, or make payments to your account or record outside of the YapStone services.