



EXHIBIT 1-B to Client Agreement

State Compliance Matters

California Retail Seller

Provisions of the California Consumer Credit Reporting Agencies Act, as amended effective July 1, 1998, will impact the provision of consumer reports to Client under the following circumstances: (a) if Client is a "retail seller" (defined in part by California law as "a person engaged in the business of selling goods or services to retail buyers") and is selling to a "retail buyer" (defined as "a person who buys goods or obtains services from a retail seller in a retail installment sale and not principally for the purpose of resale") and a consumer about whom Client is inquiring is applying, (b) in person, and (c) for credit. Under the foregoing circumstances, Credit Bureau, before delivering a consumer report to Client, must match at least three (3) items of a consumer's identification within the file maintained by Credit Bureau with the information provided to Credit Bureau by Client in connection with the in-person credit transaction. Compliance with this law further includes Client's inspection of the photo identification of each consumer who applies for in-person credit, mailing extensions of credit to consumers responding to a mail solicitation at specified addresses, taking special actions regarding a consumer's presentment of a police report regarding fraud, and acknowledging consumer demands for reinvestigations within certain time frames.

If Client designated in Section 3.B of the Agreement that it is a "retail seller," Client certifies that it will instruct its employees to inspect a photo identification of the consumer at the time an application is submitted in person. If Client is not currently, but subsequently becomes a "retail seller," Client agrees to provide written notice to Credit Bureau prior to ordering credit reports in connection with an in-person credit transaction, and agrees to comply with the requirements of the California law as outlined in this Exhibit, and with the specific certifications set forth herein.

Client certifies that, as a "retail seller," it will either (a) acquire a new Client number for use in processing consumer report inquiries that result from in-person credit applications covered by California law, with the understanding that all inquiries using this new Client number will require that Client supply at least three items of identifying information from the applicant; or (b) contact Client's Credit Bureau sales representative to ensure that Client's existing number is properly coded for these transactions.