

1770 Park Street, Suite 107 Naperville, Illinois 60563

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Accordingly, Client will not use an alert or warning message from the [SYNTHETIC ID ALERT] system in its decision-making process for denying credit, but will use the message as an indication that the identity and personally identifiable information of the consumer should be independently verified to form a reasonable belief that it knows the true identity of the consumer. Client understands that the information supplied by [SYNTHETIC ID ALERT] may or may not apply to the consumer who has applied to Client for credit, service, dealings, or other financial transactions. Client also understands and agrees that data from the [SYNTHETIC ID ALERT] system is proprietary to Equifax and shall not be used as a component of any database or file built or maintained by Client. The use of such data shall be limited to the specific transaction for which the [SYNTHETIC ID ALERT] message is

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