

EQUIFAX

7173 FLORIDA BLVD.
SUITE 100
BATON ROUGE, LA 70806

ACTION!

AN EQUIFAX ENABLING TECHNOLOGIES PRODUCTION



USER CONFERENCE
LAS VEGAS, NV
MAY 7-10, 2006



Dear Equifax Enabling Technologies Partner:

We would like to extend this invitation to your organization to be a participant in our upcoming user conference, to be held May 7-10, 2006. As you may already be aware, we typically hold our conference in New Orleans, LA. However, due to Hurricane Katrina, the conference has been moved to the MGM Grand in Las Vegas, NV. Additionally, the scope of our conference has expanded. Now that APPRO is part of the Equifax family, our conference will now cover all of Equifax Enabling Technologies. This means that in addition to users of APPRO's LoanCenter™ Consumer and Business products, users of Equifax's InterConnect™ and Decision Power™ products will also be attendance. By welcoming a broader audience, you can expect a wider variety of potential customers to market your products and services. Additionally, conferences held in Las Vegas have an average 12% increase in attendance to those held in other U.S. cities. You can also expect to have many networking opportunities with the employees of Equifax Enabling Technologies.

You have two participation options available:

- Choosing to be an **Exhibitor** at our conference gives you recognition in the conference books as an exhibitor and a booth in our Exhibit Hall. Professional signage with your company name is also provided for your booth. The Exhibit Hall is the main hub of activity at the conference. This is where meals and refreshment breaks are held, giving you plenty of traffic around your booth. Additionally, the central location of the Exhibit Hall makes it a natural place for conference attendees to gather whenever they are not attending any of the seminars being held.
- As a **Sponsor**, you will be recognized in the conference books as a sponsor, exposing your company to every attendee at the conference. You will also receive professional signage and recognition before each sponsored event. You also have the option to sponsor promotional items to be given away at the conference. This means that attendees will literally take your company name home with them, giving your company plenty of exposure.

The theme of our conference this year is **"Action! An Equifax Enabling Technologies Production."** The focus of the conference is to give our clients the guidance and the tools they need to make their own businesses excel. This will be done through a series of informative seminars and panel discussions, giving our clients a chance to speak with our staff of lending and credit technology experts on a one-on-one basis, and giving them a forum to see the products and services offered by you, our valued partners.

We will also be hosting our third annual "Partner Party" reception. This two-hour networking event is solely for the purpose of giving conference attendees and our partners a chance to meet and interact. Cocktails and hors d'oeuvres will be provided.

For our 2005 conference, we had nearly 500 conference attendees, the highest ever in the history of our company! We are anticipating even greater numbers in 2006! Sign up now before all exhibiting and sponsorship opportunities are taken!

Deadline to register is March 1, 2006!

Here's how to register:

Print, fill out, and fax your completed Registration Form and Partner Participation Agreement to Debbie Carline at 225-490-2700. If you have registration questions, call Debbie at 225-490-2522 or e-mail her at UC2006@approsystems.com.

We look forward to seeing you at the conference!

Conference Information

Where:

MGM Grand Hotel & Casino
3799 Las Vegas Boulevard South
Las Vegas, NV 89109
877-880-0880
www.mgmgrand.com

When:

(The following times are tentative and subject to change)
Setup begins at noon on Sunday, May 7.
Early registration is from 5:00 pm-7:00 pm on Sunday, May 7, with a Welcome Reception starting at 7:00 pm.

Conference hours:

Monday, May 8, from 7:00 am-3:30 pm, followed by the Partner Party reception from 3:30 pm-5:30 pm and a free night.
Tuesday, May 9, from 7:00 am-5:00 pm followed by a free night.
Wednesday, May 10, from 7:00 am-noon. Booth teardown lasts until 2:00 pm.

What:

Each booth is piped and draped, measures 10' x 10', includes a table, table draping, side and rear draping, waste basket, and two chairs. We are currently finalizing arrangements for an exhibitor services vendor. As soon as we have a vendor selected, we will communicate that information.



Hotel Registration Information

Conference preferred pricing is available from the MGM Grand at a rate of \$169/night. To make hotel reservations, call 877-880-0880, and be sure to state the promotional code "AS1004" in order to receive the preferred rate. You can also make reservations by logging on to www.mgmgrand.com. A limited amount of rooms are available at this rate so be sure to make your reservations early!

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Exhibit Booth and Sponsorship Registration Form

Registration Deadline is March 1, 2006!

(Please print all information on this form)

Please print, complete, and fax this form along with the Partner Participation Agreement to Debbie Carline at 225-490-2700

Company Name: _____

Mailing Address: _____

Contact Name: _____ Title: _____
Contact Phone: _____ Fax: _____
Contact E-mail: _____ Web Site: _____

Exhibitor

Booth Attendees

1) Name: _____ Title: _____
2) Name: _____ Title: _____
3) Name: _____ Title: _____
4) Name: _____ Title: _____

Booth Fee: \$3,200/booth (includes a piped and draped 10' x 10' booth, table, table draping, side and rear draping, waste basket, two chairs, admission for the first two attendees listed above to the exhibit hall, as well as all conference meals, refreshment breaks, evening receptions, and a list of attendees who have granted permission for their contact information to be provided to our official 2006 participating user conference partners). \$600 per additional booth attendee.

Electricity, phone, Internet access, and other booth requirements such as overhead projectors, laptop computers, etc. must be arranged through Freeman Decorating. For more information, call 504-733-7469 and ask for Exhibitor Services.

of Booths Requested: _____ Exhibitor Subtotal: \$ _____

Sponsor

Sponsorship Opportunities

Sponsorship opportunities are available on a first come, first serve basis. Circle your requested sponsorship in the table below. You will be contacted if your requested opportunity is not available and be given options regarding other sponsorship opportunities that may be available at that time.

Conference Bags (Your logo on the bag):	\$2,250
Conference Books (Your logo on the cover and a full page sponsorship notice.):	\$2,995
Refreshment Breaks (Sponsorship signage will be posted in the serving area.):	\$3,200
USB Thumb Drive (Your logo on the drive, which is attached to the front of every conference bag):	\$3,500
Breakfast (Sponsorship signage will be posted in signage area):	\$3,975

Other sponsorship opportunities may become available. Contact Blake Bourquard at 225-490-2646 for details.

Sponsor Subtotal: \$ _____

Grand Total: \$ _____

Make checks payable to APPRO Systems, Inc.

We also accept payments via credit card:

Card Type: Visa Mastercard American Express (Circle One)

Card #: _____

Expiration Date: _____

Name (as it appears on the card): _____

Company Name (if applicable): _____

Billing Phone #: _____

Billing Address: _____

Company Description

Please provide a maximum 50-word description of your company to be published in our conference program. Any company descriptions not provided on this form will not be published.

APPRO 2006 User Conference Partner Participation Agreement

Please print, sign, date, and fax this Partner Participation Agreement ("Partner Participation Agreement") along with the Registration Form to
Debbie Carline at 225-490-2700

APPRO Systems, Inc. ("APPRO") and the undersigned partner organization ("Partner") agree and acknowledge that an invitation to participate in the APPRO 2006 User Conference to be held at the Las Vegas MGM Grand from May 7 through May 10, 2006 (the "Conference") requires that APPRO place commercially reasonable restrictions/limitations on entities that have a 'co-opetition' business relationship with APPRO (i.e., whereby APPRO and the Partner are both competitors and partners in the marketplace). Partner agrees that as a participant at the Conference, Partner shall be subject to the following commercially reasonable restrictions and limitations:

1. In exchange for the opportunity to advertise and promote non-competing and complementary products and/or services to those of APPRO and Equifax Inc. ("Equifax"), Partner agrees and acknowledges that "Competing Products and/or Services" are defined as any and all products and/or services that actually compete with or attempt to compete with (i) all APPRO products and/or services (the "APPRO Competitive Products") or (ii) any Equifax enabling technologies products and/or services that relate to loan origination, account acquisition, credit risk decisioning, cross-selling or fraud prevention and authentication (the "Equifax Competitive Products"), including, but not limited to, any and all products currently in production or in development that are similar to, perform a similar function to, or otherwise achieve or accomplish a similar result or objective as any APPRO Competitive Product or Equifax Competitive Product. The term "Equifax Competitive Products" expressly excludes any Equifax credit bureau data products.

2. Partner shall not advertise, market, promote, or distribute information or otherwise solicit sales for Competing Products and/or Services at any time during the Conference, including, but not limited to, while on the conference hotel premises, while in the Exhibition Area or during any Conference-sponsored event or session. (This restriction includes, but is not limited to, the presentation or distribution by Partner of advertising, marketing, promotional, or informational materials or items containing any reference to Competing Products and/or Services.)

3. Partner recognizes that the Conference breakout sessions will include information that is proprietary to APPRO and its clients. As a result, Partner shall not be allowed to attend any Conference breakout session, except where the Partner has been specifically invited by APPRO to be a speaker/panelist in a specific session(s). Partner shall have the right and is encouraged to attend all general sessions and all socials/meals at the Conference for networking purposes.

4. APPRO reserves the right in its sole discretion to determine if any of Partner's products and/or services qualify as Competing Products and/or Services hereunder.

5. APPRO reserves the right in its sole discretion to require Partner to leave the Conference, Exhibition Area, or any Conference-sponsored event/session if Partner violates the restrictions and limitations hereunder.

6. Spouses, invitees, representatives, agents and affiliates of Partner are subject to the same restrictions and limitations hereunder as Partner.

7. If Partner does not agree to and accept these restrictions and limitations when it registers for the Conference, Partner shall not be allowed to participate in the Conference as an Exhibitor or in any other capacity.

8. If Partner violates these restrictions and limitations after the Conference commences, Partner shall be required to leave the Conference, Exhibition Area, or any Conference-sponsored event/session at APPRO's sole discretion and shall forfeit its registration and/or sponsorship fee.

9. Partner expressly acknowledges that breach of its obligations under this Partner Participation Agreement could cause irreparable injury to APPRO and/or Equifax and that money damages would not be a sufficient remedy for any such breach. Consequently, APPRO shall be entitled to specific performance and injunctive or other equitable relief as a remedy for any such breach. Such remedy shall be in addition to all other remedies available at law or in equity to APPRO.

In the event the Partner wishes to cancel all or part of the exhibit booth space contracted for under the Exhibit Booth and Sponsorship Registration Form, the following shall apply: One-half (1/2) of the total canceled Exhibitor booth space fee shall be credited (or refunded) for cancellations received in writing by the APPRO 2006 User Conference Executive Committee on or before March 31, 2006. Partner shall not be entitled to any refund of the Exhibitor booth space fee for cancellations received after March 31, 2006. Sponsorship fees are non-refundable.

Cancellations received after March 31, 2006 shall not eliminate Partner's obligation for full payment of the total Exhibitor booth space fee. Any refunds due to Partner under this Partner Participation Agreement shall be made immediately after the completion of the Conference. By signing this Partner Participation Agreement, Partner agrees to abide by all the rules, regulations and decisions of the APPRO 2006 User Conference Executive Committee.

Partner acknowledges that it has read the foregoing Partner Participation Agreement and Partner agrees to and accepts the limitations set forth in this Partner Participation Agreement. Partner acknowledges and agrees that should Partner violate these restrictions, Partner shall be subject to legal action by APPRO, including, but not limited to, ejection/eviction as stated herein and forfeiture of Partner's registration and/or sponsorship fee.

Name of Partner Organization
Name (signature): _____
Name (print): _____
Title: _____
Date: _____

APPRO Systems, Inc.
By: _____
Paul McCown
Senior Vice President
Date: _____



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MAY 7-10, 2006
MGM GRAND HOTEL
3799 LAS VEGAS BLVD SOUTH
LAS VEGAS, NV 89109
877-880-0880
WWW.MGMGRAND.COM

2006 ENABLING TECHNOLOGIES USER CONFERENCE
7173 FLORIDA BLVD., STE 100
BATON ROUGE, LA 70806

225-490-2777
WWW.APPROSYSTEMS.COM