



Dear Consumer:

Thank you for contacting us regarding the disclosure of your consumer file. In response to your request, enclosed, please find our consumer disclosure materials. Please review all instructions and the “Summary of Your Rights” to assist you in returning all the required documentation. Your completion of Form CRD-001 “Request for Disclosure” gives us permission to disclose the information that we currently maintain in your consumer file. Please sign and mail the “Request for Disclosure”, to the address specified in the instructions. Additionally, review the “Consumer Disclosure Instructions” items #1 and #2 to see if you are entitled to a **free** copy of your consumer file.

We are a consumer reporting agency that assembles and evaluates consumer information and reports that information to clients for the purpose of residential and employment screening. The information we maintain is gathered from sources such as public records and landlord-tenant court filings. Under the regulations of the Federal Trade Commission (FTC), the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACTA), we may disclose information about your credit, court, criminal and other related history to potential housing providers and employers whom you have authorized to access the information in your consumer file.

We are a reseller of some consumer information such as credit reports obtained from the three national credit reporting agencies. If you need assistance with your credit report, please refer to the “Obtaining Your Credit Report” section of the enclosed instructions.

Please note: To ensure your privacy, we are unable to discuss your consumer file with you unless we have a written disclosure request **and** sufficient information verifying your identity.

If you have any questions or comments with regard to this information, please do not hesitate to contact our automated Consumer Relations phone line at 1(800) 815-8664 or email us at: consumerrelations@FADVSafeRent.com.

Sincerely,

Consumer Relations Department



FIRST Advantage CONSUMER DISCLOSURE INSTRUCTIONS

SafeRent

Form CRD-001

Please read the following instructions carefully. Failure to follow these instructions may delay processing of your request.

OBTAINING YOUR CONSUMER FILE

1. Under the Fair Credit Reporting Act (FCRA), you are entitled to a free copy of the information contained in your consumer file, if, within 60 days prior to your request, you have been notified of an adverse action taken towards you based upon information appearing in your consumer file, such as:
 - a. Denial of your housing application
 - b. Required to have a deposit not required by another applicant
 - c. Required to have a cosigner/guarantor
 - d. Assessed a higher rental rate than another applicant
 - e. Denied employment or a promotion
 - f. Reassigned or terminated
2. Under the FCRA, you are entitled to one free copy of your consumer file in any twelve month period. You are also entitled to a free copy of your consumer file if you meet the following criteria:
 - a. You have been notified of an adverse action, as set forth in the preceding paragraph.
 - b. You reside in a state where you are entitled to one or more free copies in any twelve month period.
 - c. You suspect that your file may contain fraudulent information, or you are a victim of identity theft.
 - d. You are unemployed or you currently receive public assistance.
3. If the above items #1 or #2 do not apply to you, there may be a processing fee that must accompany your request. Payment is allowed by personal check, cashier's check or money order only - payable to First Advantage SafeRent, Inc. Do not send cash.

(Fees are determined by the state in which you reside and are subject to change without notice.)

STATE	PROCESSING FEE
Arizona	\$5.00 per copy
California	\$5.00 per copy
Colorado	\$5.00 per copy
Connecticut	\$5.00 per copy
Georgia	Free 1 st and 2 nd copy in any 12-month period; \$5.00 per additional copy
Kansas	\$5.00 per copy
Louisiana	\$5.00 per copy
Maine	\$5.00 per copy
Maryland	\$5.00 per copy
Massachusetts	\$5.00 per copy
Minnesota	\$5.00 per copy
Montana	\$5.00 per copy
Nebraska	\$5.00 per copy
New Hampshire	\$5.00 per copy

New Jersey	\$5.00 per copy
New Mexico	\$5.00 per copy
New York	\$5.00 per copy
Rhode Island	\$5.00 per copy
Texas	\$5.00 per copy
Vermont	\$5.00 per copy
Washington	\$5.00 per copy
All Other States	\$9.00 per copy

3. Form **CRD-001** "Consumer Disclosure Request", must be signed, completed in full and be printed legibly in blue or black ink. Otherwise, your request may be delayed.
4. Please provide one (1) of the following forms of identification, along with your completed request form:
 - Photocopy of a valid driver's license, non-driver's license OR state, federal or military government-issued photo ID.

Alternately, you may provide a photocopy of two (2) of the following pieces of identification:

- Social Security Card or ITIN
 - Non-Government issued photo ID (such as Employment ID or Student ID)
 - Recent Utility Bill (electric, gas or telephone bill)
5. MAIL the signed and completed form to:
First Advantage SafeRent, Inc.
Consumer Relations Department
7300 Westmore Road, Suite 3
Rockville, Maryland 20850-5223

OBTAINING YOUR CREDIT FILE

Your credit bureau file is not maintained by FADV SafeRent. To obtain a copy of your credit bureau report, or for information regarding your credit file, including trade-line accounts such as credit cards, utility bills and bankruptcy information, please contact the national credit reporting agencies (CRAs) listed below.

If a copy of your credit report was obtained through FADV SafeRent in conjunction with your application for housing or employment we will provide you with a copy of the report that was obtained if your request is received within 60 days from the date it is obtained by us. If your credit report was obtained more than 60 days prior to your request, please contact the credit bureau(s) to obtain a current copy of your credit report.

To dispute information contained in your Equifax, Experian or TransUnion credit reports, please contact the credit bureau(s)

directly. In accordance with the FCRA, if your credit file was obtained through FADVSafeRent, you may forward reinvestigation requests to the FADVSafeRent Consumer Relations Department, which will in turn be forwarded to the appropriate credit bureau(s) for reinvestigation. Please do not submit credit bureau disputes to FADVSafeRent which have already been initiated through the credit bureau(s). We cannot assist you with a credit dispute if we did not access your credit file on behalf of our clients.

To receive your credit file from a national CRA, you may do the following:

1. Request a copy through the CRA's automated system via the toll free phone numbers below.
2. Submit your request in writing to the CRA via the addresses below. Prior to submitting your request contact the CRA via the toll free phone numbers below to obtain specific information that you should include with your written request.
3. Request a copy through the agency's web site.
4. Request a copy through www.annualcreditreport.com or by calling 1(877) 322-8228.

CRA CONTACT INFORMATION

Experian National Consumer Assistance Center

PMB 2104 - Allen, Texas 75013-2104

Telephone: 1(888) 397-3742; Website: www.experian.com

Equifax Information Service Center

PMB 740241 - Atlanta, Georgia 30374-0241

Telephone: 1(800) 685-1111; Website: www.equifax.com

Trans Union LLC

PO Box 2000 - Chester, Pennsylvania 19022-2000

Telephone: 1(800) 888-4213; Website: www.transunion.com

TeleCheck Consumer Service Office

PMB 4513 - Houston, TX 77210-4513

Telephone 1(800)366-2425; Website: www.telecheck.com

FACTA Central Source

Disclosure of credit file website:

www.annualcreditreport.com

Telephone 1(877) 322-8228 or 1(877) FACT-ACT



Form CRD-001

CONSUMER DISCLOSURE REQUEST

(Please print legibly in blue or black ink)

SECTION A: Type of Request

(Check one of the following. Refer to the Instructions on page 4, item #1-#3 for assistance.)

1. I am requesting a copy of my consumer file. Enclosed is my processing fee payment in the amount of \$____.____.
- I qualify for a free copy of my consumer file because: (See item #2 of the Instructions. Check one of the following.)
- (a) I am requesting my free annual consumer file disclosure under the Fair Credit Reporting Act (FCRA).
 - (b) I reside where state laws entitle me to one or more free copies per year, and under such law, I qualify for another free copy of my consumer file. (See instructions sheet for states.)
 - (c) I have been notified of an adverse action based on information in my consumer file and have enclosed the qualifying information. (Proceed to section B)
 - (d) I suspect my file may contain fraudulent information or I may be the victim of identity theft.
 - (e) I can certify in writing that I am unemployed or currently receiving public assistance. I have enclosed the qualifying information.

SECTION B: Where/With Whom You Applied

(Complete this section if you checked boxes #2 and (b) above)

Housing/Employment Application Date: _____

Prospective Landlord/Employer Name: _____

Contact Person: _____ Phone Number: (____) _____

Street Address: _____

City: _____ State: _____ Zip: _____

SECTION C: Consumer Identifying Information

Include a copy of your valid and verifiable, government-issued photo identification for faster processing of your request (i.e. driver's license, passport etc.).

Full Name:

First: _____ Middle: _____ Last: _____

(Check one if applicable): Jr. Sr Date of Birth: _____

List Maiden or Other Names Used: _____

Social Security or Individual Tax Identification Number (ITIN):

Phone Numbers: Home(____) _____ Work (____) _____ Mobile (____) _____
(Area code) (Number) (Area code) (Number) (Area code) (Number)

List all addresses where you have resided over the past seven years: (Information will be mailed to the current address.)

1. Current Street Address: _____ Apt.#: _____

City: _____ State: _____ Zip: _____

2. Previous Street Address: _____ Apt.#: _____

City: _____ State: _____ Zip: _____

(Form continues on next page)

3. Previous Street Address: _____ Apt.#: _____
 City: _____ State: _____ Zip: _____
4. Previous Street Address: _____ Apt.#: _____
 City: _____ State: _____ Zip: _____
5. Previous Street Address: _____ Apt.#: _____
 City: _____ State: _____ Zip: _____
6. Previous Street Address: _____ Apt.#: _____
 City: _____ State: _____ Zip: _____
7. Previous Street Address: _____ Apt.#: _____
 City: _____ State: _____ Zip: _____

SECTION D: Third Party Request and Identifying Information

(Complete only if you want to have your consumer file released to someone other than yourself. Check the boxes that apply.)

In order to protect your privacy rights, the Fair Credit Reporting Act requires that we obtain your written consent authorizing disclosure of the contents of your consumer file to a third party representative. Upon receipt of this form, we will be happy to assist you and your representative on any matter concerning your consumer file.

I authorize the disclosure of the contents of my consumer file to the third party identified below.

Third party's relationship/association to you: _____

Third Party's Full Name:

First: _____ Middle: _____ Last: _____

Full Current Address: *(Information will be mailed to this address.)*

Street Address: _____ Apt.#: _____

City: _____ State: _____ Zip: _____

Phone Numbers: Home(_____) _____ Work (_____) _____ Mobile (_____) _____
(Area code) (Number) (Area code) (Number) (Area code) (Number)

SECTION E: Request for Alternate Disclosure Method

I wish to authorize disclosure of my file in a manner other than by mail. *(Check one of the following)*

By Telephone: _____ By Facsimile (FAX) at the following number: _____

By other means, as specified: _____

BY SUBMITTING THIS FORM, I AGREE THAT I AM THE PERSON NAMED ABOVE AND I UNDERSTAND THAT FEDERAL LAW PROVIDES THAT ANY PERSON OBTAINING INFORMATION FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED NOT MORE THAN \$5,000, OR IMPRISONED NOT MORE THAN ONE (1) YEAR, OR BOTH.

I swear, under penalty of law, that to the best of my knowledge, the information provided above is true and correct.

Printed Name: _____

Signature: _____

Date: _____

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must disclose your consumer report to you, including all information in your file and a list of everyone who has requested it recently. You will not be charged for the first disclosure in every twelve month period. You are also entitled to a free report if (1) a person has taken adverse action against you because of information supplied by the CRA, so long as you request the report within 60 days of receiving notice of the action, (2) you certify that you are unemployed and plan to seek employment within 60 days, (3) you are on welfare, or (4) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars for disclosure of your consumer report.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it.
- **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-FTC-HELP (382-4357) (Toll-Free)
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

You may have additional rights under state law.

Un Resumen de Sus Derechos en Virtud de la Ley de Informe Justo de Crédito

La Ley Federal de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) fomenta la exactitud, justicia y privacidad de la información en los expedientes de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito (credit bureaus) y las especializadas (como agencias que venden información sobre historial de firma de cheques, expedientes médicos e historial de alquiler). A continuación tiene un breve resumen de sus principales derechos en virtud de la FCRA. **Para más información, incluyendo información sobre derechos adicionales, visite**

www.ftc.gov/credit/espanol_loans.htm o escriba a: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **Deben notificarle si la información en su expediente se ha utilizado en contra de usted.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción contra usted, debe informarle y debe darle el nombre, la dirección y el teléfono de la agencia que proporcionó esa información.
- **Tiene derecho a saber lo que está en su expediente.** Puede solicitar y obtener toda la información sobre usted en los archivos de una agencia de informe del consumidor. Deberá proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de esta información será gratuita. Tiene derecho a una divulgación gratuita si:
 - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
 - usted es víctima de un robo de identidad y se coloca una alerta de fraude en su expediente;
 - su expediente contiene información no exacta como resultado de fraude;
 - usted recibe asistencia pública;
 - no está empleado pero anticipa solicitar empleo en 60 días.

Asimismo, para septiembre de 2005, todos los consumidores tendrán derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor especializadas. Para información adicional, visite www.ftc.gov/credit/espanol_loans.htm.

- **Tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar para recibirla. En algunas transacciones hipotecarias, el prestamista le dará gratuitamente información sobre su puntuación de crédito.
- **Tiene derecho a confrontar información incompleta o no exacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. **Visite www.ftc.gov/credit/espanol_loans.htm para una explicación de los procedimientos de confrontación.**
- **Las agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información no exacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. No obstante, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Las agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor puede no reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.
- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten - generalmente para considerar una solicitud con un acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.

- **Debe otorgar su consentimiento para que se envíen sus informes a empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. El consentimiento escrito generalmente no es requerido en la industria de camiones. Para más información visite www.ftc.gov/credit/espanol_loans.htm.
- **Puede limitar las ofertas “preevaluadas” de crédito y seguro que obtiene basadas en información en su informe de crédito.** Las ofertas “preevaluadas” de crédito y seguro deben incluir un número de teléfono sin cargo al que puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede optar por no figurar en las listas de las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8888).
- **Puede obtener compensación de los acreedores.** Si una agencia de informe del consumidor, o en algunos casos, un usuario de informes de consumidor o proveedor de información a una agencia de informe del consumidor infringe la FCRA, usted puede presentar un pleito en un tribunal estatal o federal.
- **Las víctimas de robo de identidad y el personal militar en activo tienen derechos adicionales.** Para más información, visite www.ftc.gov/credit/espanol_loans.htm.

Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación de informe del consumidor. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Comuníquese con su agencia de protección estatal o local del consumidor o su Fiscal general estatal. Las agencias a nivel federal son:

TIPO DE NEGOCIO:	CONTACTAR:
Agencias de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 877-382-4357
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (con la palabra “National” o las iniciales “N.A.” en o después del nombre del banco)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Bancos que pertenecen al Sistema de la Reserva Federal (salvo bancos nacionales, y sucursales/agencias federales de bancos extranjeros)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Asociaciones de ahorros y cajas de ahorros con acreditación federal (con la palabra “Federal” o las iniciales “F.S.B.” en el nombre de la institución federal)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Bancos de crédito federales (con las palabras “Federal Credit Union” en el nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
Bancos acreditados a nivel estatal que no son miembros del Sistema de la Reserva Federal	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Transportadores por aire, superficie o ferrocarril regulados por la antigua Junta de Aeronáutica Civil o por la Comisión Interestatal de Comercio	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Actividades sujetas a la Ley de Empacadores y Estibadores de 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Para informacion en espanol, visite www.consumer.gov/idtheft o escribe a la FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumer.gov/idtheft or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-685-1111 --- www.equifax.com
- Experian: 1-888-397-3742 --- www.experian.com
- TransUnion: 1-800-888-4213 --- www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumer.gov/idtheft.

2. You have the right to free copies of the information in your file (your “file disclosure”). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.

3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the

theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.

4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your *identity theft report*. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.