



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](mailto:consumerrelations@FADVSafeRent.com).

Sincerely,

Consumer Relations Department



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 <sup>st</sup> and 2 <sup>nd</sup> 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**

Disclosure of your FADV SafeRent consumer file will be sent to you within 3 business days of receipt of your completed Disclosure Request Form.

Mail is the preferred method for sending your completed Consumer Disclosure Request form; however, if you wish to FAX your completed form to us, please make sure you sign your Disclosure Request Form and include a photocopy of your government-issued photo ID, such as a valid driver's license, non-driver's license or passport to 1-240-715-1212. Disclosure of your FADV SafeRent Confidential Consumer file will be provided within 3 business days from receipt of your FAX. To contact the Consumer Relations Department, please call 1-800-815-8664.

## **OBTAINING YOUR CREDIT FILE**

Your credit bureau file is not maintained by FADVSafeRent. 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](http://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](http://www.experian.com)

#### **Equifax Information Service Center**

PMB 740241 - Atlanta, Georgia 30374-0241

Telephone: 1(800) 685-1111; Website: [www.equifax.com](http://www.equifax.com)

#### **Trans Union LLC**

PO Box 2000 - Chester, Pennsylvania 19022-2000

Telephone: 1(800) 888-4213; Website: [www.transunion.com](http://www.transunion.com)

#### **TeleCheck Consumer Service Office**

PMB 4513 - Houston, TX 77210-4513

Telephone 1(800)366-2425; Website: [www.telecheck.com](http://www.telecheck.com)

#### **FACTA Central Source**

Disclosure of credit file website:

[www.annualcreditreport.com](http://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 of Third Party**

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: \_\_\_\_\_

Mail disclosure of my confidential consumer file to the authorized Third Party at the address indicated in Section D above.

By other means, as specified: \_\_\_\_\_

Please note, to safeguard your personal information, we do not send your confidential consumer file via e-mail, as this is not a secure means of transmission.

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:** \_\_\_\_\_

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N. W., Washington, D.C. 20580.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **You have the right to add a Consumer Statement to append to your file.** If the reinvestigation does not resolve your dispute, you may add a statement to append to your file. Your statement may relate to a specific case or to explain circumstances related to the adverse information in your file (divorce, job loss, etc.). Please be concise; Consumer Relations may assist you to edit your statement to 100 words in order to provide a clear summary of your statement. If a statement is added, you may request that anyone who has recently received your report (within the past 2 years for employment purposes or 6 months for housing purposes) be notified of the change.
  - **You have the right to request a description of the procedure(s) used in the reinvestigation process.** Upon your written request, the consumer reporting agency must provide you with a description of the procedures(s) used to determine the accuracy and completeness of the information, including the business name and address of any furnisher of information contacted in connection with such information, and the telephone number of the furnisher, if reasonably available.
  - **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
  - **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need --usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
  - **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit)
  - **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at: 1-888-5-OPTOUT (1-888-567-8688).
  - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
  - **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).
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**States may enforce the FCRA and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Complaints 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 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 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

### **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](http://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](http://www.ftc.gov/credit/espanol_loans.htm).

- **Tien 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](http://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.
- **Usted tiene el derecho de añadir una declaración de los consumidores para anexar su archivo.** Si la nueva investigación no resuelve su disputa, usted puede añadir una declaración para anexar su archivo. Su declaración puede referirse específicamente a un caso concreto o de explicar las circunstancias relacionadas con la información adversa en su archivo (el divorcio, pérdida de empleo/trabajo, etc.) Por favor, sea conciso; Relaciones al Consumidor le pueden Asistir a modificar su declaración a 100 palabras con el fin de proporcionar un resumen claro de su declaración. Si se añade una declaración, usted puede solicitar que cualquier persona que ha recibido recientemente su informe (dentro de los 2 últimos años con fines de empleo o de 6 meses para fines de viviendas) ser notificados de los cambios.
- **Usted tiene el derecho de solicitar una descripción del procedimiento utilizado (s) en el proceso de la nueva investigación.** Al recibir su solicitud por escrito, la agencia de el consumidor de información debe proporcionarle una descripción del procedimiento utilizado (s) para determinar la exactitud e integridad de la información, incluyendo el nombre de la empresa y la dirección de cualquier proveedor de información en contacto y relación con dicha información, y el número de teléfono del proveedor, si razonablemente disponibles.

- **Las agencias de informe del consumidor no puen 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](http://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](http://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:**

<b>TIPO DE NEGOCIO:</b>	<b>CONTACTAR:</b>
Agencia de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 reserve 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	National Credit Union Administration

<b>TIPO DE NEGOCIO:</b>	<b>CONTACTAR:</b>
“Federal Credit Union” en el nombre de la institución)	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 and 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

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*Para informacion en espanol, visite [www.consumer.gov/idtheft](http://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](http://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: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://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](http://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](http://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](http://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 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](http://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](http://www.ftc.gov/credit).

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*Para información en español, visite <http://www.consumer.gov/idtheft> o escriba a la FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N. W: Washington, D.C., 20580.*

## Remediando los Efectos del Robo de Identidad

Le enviamos esta información porque ha notificado a una agencia de reporte del consumidor que cree ser víctima de un robo de identidad. Un robo de identidad se produce cuando alguien utiliza su nombre, número de Seguro Social, fecha de nacimiento u otra información de identificación sin autoridad, para cometer fraude. Por ejemplo, alguien puede haber cometido un robo de identidad utilizando su información personal para abrir una cuenta de tarjeta de crédito u obtener un préstamo en su nombre. Para más información, visite <http://www.consumer.gov/idtheft/espanol.html> o escriba a: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

La Ley de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) le concede derechos específicos cuando sea o crea ser víctima de un robo de identidad. A continuación tiene un breve resumen de los derechos que le pueden ayudar a recuperarse de un robo de identidad.

1. **Tiene derecho a pedir que las agencias de informe del consumidor a nivel nacional coloquen "alertas de fraude" en su expediente** para hacer saber a posibles acreedores y otros que usted puede ser una víctima de robo de identidad. Una alerta de fraude le puede hacer difícil a alguien obtener crédito en su nombre porque le indica a los acreedores que deben seguir ciertos procedimientos para protegerlo a usted. También puede demorar su capacidad de obtener crédito. Puede colocar una alerta de fraude en su expediente llamando a una de las tres agencias nacionales de informe del consumidor. En cuanto la agencia procese su alerta de fraude, notificará a las otras dos, que también deben poner alertas de fraude en su expediente.

- Equifax: 1-800-525-6285; <http://www.equifax.com>
- Experian: 1-888-EXPERIAN (397-3742); <http://www.experian.com>
- TransUnion: 1-800-680-7289; <http://www.transunion.com>

Una alerta de fraude inicial permanecerá en su expediente por al menos 90 días. Una alerta de fraude extendida permanecerá en su expediente por siete años. Para colocar una de estas alertas, una agencia de informe del consumidor necesitará que usted proporcione evidencia adecuada de su identidad, que puede incluir su número de Seguro Social. Si pide una alerta extendida, tendrá que proporcionar un *informe de robo de identidad*. Este informe incluye una copia de un informe presentado a una agencia policial federal, estatal o local, así como información adicional que puede requerir una agencia de información del consumidor. Para información más detallada sobre el *informe de robo de identidad*, visite <http://www.consumer.gov/idtheft/espanol.html>.

2. **Tiene derecho a obtener copias gratuitas de la información en su expediente.** Una alerta de fraude inicial le da derecho a una copia de toda la información en su expediente en cada una de las tres agencias nacionales, y una alerta extendida le da derecho a obtener la información dos veces en el período de 12 meses después de haber solicitado la alerta. Esta información adicional puede ayudarle a detectar indicios de fraude, por ejemplo, si se han abierto cuentas fraudulentas en su nombre o si

alguien a reportado un cambio de su dirección. Una vez al año, también tiene derecho a una copia gratuita de la información en su expediente en cualquiera de las agencias de informe del consumidor si cree que tiene información incorrecta debido a fraude, como por ejemplo, un robo de identidad. También puede obtener información adicional de su expediente en virtud de otras disposiciones de la FCRA. Visite [http://www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

3. **Tiene derecho a obtener documentos referentes a transacciones fraudulentas realizadas o cuentas abiertas utilizando su información personal.** Un acreedor u otro negocio debe darle copias de solicitudes y otros documentos de negocios relacionados con transacciones y cuentas resultantes del robo de su identidad, si los solicita por escrito. Una compañía puede pedirle evidencia de su identidad, un informe policial y una declaración jurada escrita antes de darle los documentos. También puede especificar una dirección a la cual usted debe enviar su solicitud. En ciertas circunstancias, una compañía puede negarse a entregarle tales documentos. Visite <http://www.consumer.gov/idtheft/espanol.html>.
4. **Tiene derecho a obtener información de un cobrador de deuda.** Si lo solicita, un recaudador debe proporcionarle cierta información sobre la deuda que usted crea que se ha cometido en su nombre debido a un robo de identidad (como por ejemplo, el nombre del acreedor y la cantidad de la deuda).
5. **Si cree que la información en su expediente es el resultado de un robo de identidad, tiene derecho a pedir que una agencia de informes del consumidor bloquee esa información de su expediente.** Una persona que robe su identidad puede crear facturas en su nombre y no pagarlas. La información sobre facturas no pagadas puede aparecer en su informe de consumidor. Si decide pedirle a una agencia de informe del consumidor que bloquee el informe de este tipo de información, usted debe identificar la información a bloquear, y debe proporcionarle a la agencia evidencia de su identidad y una copia de su *informe de robo de identidad*. La agencia de informe del consumidor puede denegar o cancelar su solicitud de bloqueo si por ejemplo, usted no proporciona la documentación necesaria o si el bloqueo es resultado de un error o una representación incorrecta de información proporcionada por usted. Si la agencia se niega a bloquear la información, debe notificárselo a usted. Una vez que se haya bloqueado una deuda resultante de un robo de identidad, una persona o empresa con aviso del bloqueo no puede vender, transferir ni colocar la deuda a cobro.
6. **Usted también puede evitar que empresas reporten información sobre usted a agencias de informes del consumidor si usted considera que la información es resultado de un robo de identidad.** Para ello, debe enviar su solicitud a la dirección especificada por la empresa que reporta la información a la agencia de información del consumidor. La empresa esperará que usted identifique qué información no desea reportar y proporcione un *informe de robo de identidad*.

Para más información sobre robos de identidad y cómo tratar con sus consecuencias, visite <http://www.consumer.gov/idtheft/espanol.html>. Usted puede tener derechos adicionales en virtud de las leyes estatales. Comuníquese con su agencia local de protección del consumidor o con su fiscal general estatal.

Además de los nuevos derechos y procedimientos para ayudar a los consumidores a recuperarse de los efectos del robo de identidad, la FCRA tiene muchas protecciones importantes para los consumidores. Encontrará información mas detallada en [http://www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm)