



REINVESTIGATION REQUEST INSTRUCTIONS

REQUESTING A REINVESTIGATION

1. Form **CRD-002** "Reinvestigation Request" must be signed and completed in full, with legible print in blue or black ink. Otherwise, your request will be delayed.
2. Note that per the Fair Credit Reporting Act, we are allowed up to 30 days to complete your reinvestigation, in most circumstances.
3. Complete Section A - "Consumer Information." Attach a photocopy of your photo ID, Social Security card, or individual tax identification card in order to expedite your request.
4. Complete Section B- "Disputed Information." In this section, identify the area(s) of your consumer file that you believe to be inaccurate or incomplete. Provide the specific reason(s) for your disagreement regarding the information that appears in your file. Requests for reinvestigation must be accompanied by supporting documentation - i.e. court documents, or letter from property/landlord, etc. You must be specific regarding the items and information that you are disputing.
5. Section C- "Authorization Release." Complete the "To Be Completed by Consumer" portion, in order for us to facilitate a reinvestigation of the file information your are disputing. This gives us your permission to obtain information that may be needed to complete the reinvestigation.
6. Mail the signed and completed forms "Reinvestigation Request" and the "Authorization of Release" and any necessary supporting documentation to:

**CoreLogic SafeRent, Inc.
Consumer Relations Department
7300 Westmore Road, Suite 3
Rockville, Maryland 20850-5223**

7. Mail is the preferred method for sending your completed Reinvestigation Request Form; however, if you wish to FAX your completed form to us, please make sure you sign your Reinvestigation Request Form and include a photocopy of your government-issued photo ID, such as a valid driver's license, non-driver's license ID or passport to 1-240-715-1212. To contact the Consumer Relations Department, please call 1-800-815-8664.

OBTAINING YOUR CREDIT FILE

Your credit bureau file is not maintained by CoreLogic 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 CoreLogic 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 CoreLogic SafeRent, you may forward reinvestigation requests to the CoreLogic SafeRent 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 CoreLogic SafeRent 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

TransUnion LLC

PO Box 2000
Chester, Pennsylvania 19022-2000
Telephone: 1(800) 888-4213
Website: www.transunion.com

TeleCheck Consumer Service Office

PMB 4513
Houston, Texas 77210-4513
Telephone: 1(800) 366-2425
Website: www.telecheck.com



REINVESTIGATION REQUEST

Form CRD-002

Please print legibly in blue or black ink. Refer to the Instructions for assistance.

SECTION A: Consumer Information

For reinvestigation, you must 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. Per the Fair Credit Reporting Act, reinvestigation may take up to 30 days.

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): _____

(Include a copy of your SSN or ITIN card)

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

Street Address: _____ Apt.#: _____

City: _____ State: _____ Zip: _____

Phone Numbers: Home (_____) _____ Work (_____) _____ Cell (_____) _____

SECTION B: Disputed Information

You must include supporting documentation - i.e. court documents, letter from property/landlord, correspondence etc. - and you must be specific regarding the item(s) being disputed. Per the Fair Credit Reporting Act, reinvestigations of disputes may take up to 30 days.

Check area(s) you wish to dispute:

- Applicant Information**
- Prior Inquiries**
- Court Records on File**

Please list the case number(s)/account name(s) and case/account date(s) you wish to dispute:

Case Number/Account Name: _____ **Case/Account Date:** _____

Case Number/Account Name: _____ **Case/Account Date:** _____

Case Number/Account Name: _____ **Case/Account Date:** _____

Case Number/Account Name: _____ **Case/Account Date:** _____

Case Number/Account Name: _____ **Case/Account Date:** _____

Provide a brief description of the item(s) checked above that you are disputing.

SECTION C: Request for Alternate Disclosure Method

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

By Telephone (_____) _____ By Fax: (_____) _____

Mail disclosure of my confidential consumer file and/or result of reinvestigation of any disputed information contained in my consumer file to the authorized Third Party Representative at the address indicated on the following page.

(Form continues on next page)



REINVESTIGATION REQUEST, *continued*

Form CRD-002

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.

Full Current Address and Contact Information of Third Party Representative:

Third Party Representative's full name: First: _____ Middle: _____ Last: _____

or Name of Entity: _____

Full current address of Third Party Representative:

Street Address: _____ Apt.#: _____

City: _____ State: _____ Zip: _____

Phone Numbers: Home (____) _____ Work (____) _____
Cell (____) _____ Fax (____) _____

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: _____

SECTION D: Authorization Release

If you have requested a reinvestigation of items contained in your file, please complete the following authorization of release to facilitate the reinvestigation.

To Whom It May Concern:

I _____, authorize the release of any information to
(your name)
CoreLogic SafeRent and/or its agents, pertaining to my payment history, employment, or residency at _____
(name / address of property)

in the course of the reinvestigation of information that I have requested.

Printed Name: _____

Signature: _____ Date: _____

Para informacion en espanol, visite 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 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 12months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See 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 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
- **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.

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:

TYPE OF BUSINESS:	CONTACT:
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	Federal Reserve Board Division of Consumer & Community Affairs

TYPE OF BUSINESS:	CONTACT:
foreign banks)	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 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.

- **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 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.
- **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: CONT	ACTAR:
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 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 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

Para información en español, 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: 1-800-525-6285; www.equifax.com
 - Experian: 1-888-EXPERIAN (397-3742); www.experian.com
 - TransUnion: 1-800-680-7289; 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 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.

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 autorización, 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>.
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>