

ADDITIONAL SUMMARY OF RIGHTS

For Connecticut Residents:

You have a right to obtain one free copy of your credit file from a credit rating agency during every 12 month period. You may be charged a reasonable fee not exceeding seven dollars and fifty cents for any subsequent request in that same twelve-month period. There is no fee, however, if you have been notified of an adverse action taken towards you based on information appearing in your consumer file within the preceding sixty days, if you suspect that your file may contain fraud or that you have been the victim of identity theft, or if you are unemployed or are currently receiving financial assistance. The credit rating agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the credit rating agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the federal Fair Credit Reporting Act, the credit rating agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for ten years.

If you have notified a credit rating agency in writing that you dispute the accuracy of information in your file, the credit rating agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. If you provide additional information to the credit rating agency, the agency may extend this time period by fifteen business days. You can dial First Advantage SafeRent, Incorporated and related companies' toll-free telephone number to resolve any disputes: (888) 333-2413.

The credit rating agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit rating agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit rating agency to keep in your file, explaining why you think the record is inaccurate. The credit rating agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in twelve months preceding your request which resulted in the provision of a credit report. You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

If you have reviewed your credit report with the credit rating agency and are dissatisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file