

## **ADDITIONAL SUMMARY OF RIGHTS**

### **For New York Residents:**

The consumer reporting agency has the obligation to provide you disclosure of your consumer report in person, by mail or by telephone. The agency has an obligation to provide a decoded written version of the file or a written copy of the file with an explanation of any code used if you so request. Disclosure shall be provided in the manner selected by you. If you have been denied credit in the past thirty days you are entitled to receive a written copy of your complete file, at no charge whatsoever, should you choose to request such a copy.

If a disputed item is deleted from your consumer file by First Advantage SafeRent, Inc. and related companies, ("First Advantage SafeRent") or you request that a dispute statement is filed, you may request from First Advantage SafeRent that it provides a revised RegistryCheck Report, to the customer to whom a RegistryCheck Report has been provided, at no charge to the customer or the consumer. Furthermore, there are other tenant screening bureaus, which you may want to contact to request reinvestigation and/or modification of your file. The results of the reinvestigation conducted by First Advantage SafeRent will not affect records maintained by other tenant screening bureaus.

For any public record information reported in your First Advantage SafeRent consumer file, if you provide First Advantage SafeRent, Inc. with a letter from the Petitioner-Landlord or its attorney, or a court order, stipulation, decision or finding in which it is stated that the case was: (1) devoid of merit, brought in error or the like; or (2) dismissed, withdrawn or discontinued, and that as a result, such dismissal, withdrawal or discontinuance is without prejudice to the commencement of a new proceeding, and a new proceeding is subsequently brought for the same, or overlapping claim, which is resolved on the merits, First Advantage SafeRent will (A) expunge the previous case; (B) not report such case(s) in the future; and (C) respond to any such request for expungement by confirming, in writing, that the case(s) will be expunged, or not, within 30 days of receipt of such letter, order, stipulation or decision.

### **New York File Freeze Information:**

New York consumers have the right to obtain a security freeze.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To

provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) the personal identification number or password;
- (2) proper identification to verify your identity;
- (3) the proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
- (4) payment of any applicable fee.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.