

Landlord2Landlord RenterNet

303 Hickory Ridge Trail Ste 150
Woodstock, Ga. 30188
(877)722-5411 Fx (770) 516-2192

AUTHORIZATION FOR FILE DISCLOSURE

We are pleased to answer your request for disclosure of your **Landlord2Landlord Rental History Report**. You may obtain one free tenant history report per calendar year. If you have been denied residency or suffered another adverse action within the last 60 days, you may request a free tenant history report after each adverse action.

First Name: _____ Middle _____ Last: _____

(Circle If Applicable) Jr. Sr. II III IV Date of Birth: _____

Social Security Number: _____ - _____ - _____

Present Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Telephone: (____) _____ - _____

Previous Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Current Employer: _____

Driver's License Number/State I.D. Number: _____ State: _____

For your protection, we require a copy of your *Driver's License or State I.D. and Social Security number*. These will be used to verify your identity and to ensure you get a complete and correct report.

I hereby acknowledge receipt of "A Summary of your Rights Under The Fair Credit Reporting Act", and a list of Federal agencies responsible for enforcing my rights under the FCRA. I further acknowledge that I may have additional rights under state or local laws and that I have been informed that I may wish to contact a state or local consumer protection agency to learn about my rights. I hereby state and represent that the information in this application is complete and accurate. I certify that I am the person named above and that I am submitting this request for my own file disclosure.

Signed: _____ Date: _____

This request is for a RESIDENT HISTORY/TENANT PROFILE REPORT ONLY

Landlord2Landlord utilizes many other services to obtain information on your personal background and acts only as a conduit of this information. You have a right to obtain this information free of charge once per year or if you have been declined residency or suffered another adverse action in the last 60 days based in whole or in part on the information provided to your prospective landlord by Landlord2Landlord.

For a **CREDIT REPORT**, please contact:

Experian, 701 Experian Prkwy, Allen, TX 75013 www.experian.com (888) 397-3742

Trans Union, PO Box 1000, Chester, PA 19022 www.transunion.com (800) 888-4213

CSC/Equifax, Box 674402, Houston, TX 77267-4402 www.equifax.com (800) 685-1111

OR

www.AnnualCreditReport.com

Annual Credit Report .com is the official site to help consumers to obtain their free credit report.

Annual Credit Report Request Service
P O Box 105281
Atlanta, GA 30348-5281
(877) 322-8228

For further information, please call

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Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore 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.consumerfinance.gov/learnmore 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.

- **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.consumerfinance.gov/learnmore.

• **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 1-888-567-8688.

• **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.consumerfinance.gov/learnmore.

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. For information about your federal rights,

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

contact: a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552

contact: b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

contact: a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050

contact: b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480

contact: c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106

contact: d. National Credit Union Administration Office of Consumer Protection (OCP)

contact: Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314

3. Air carriers

contact: Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division

contact: Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590

4. Creditors Subject to Surface Transportation Board
Office of Proceedings, Surface Transportation Board

contact: Department of Transportation 395 E Street S.W. Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

contact: Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

contact: Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416

7. Brokers and Dealers

contact: Securities and Exchange Commission 100 F St NE Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and
Production Credit Associations

contact: Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

contact: FTC Regional Office for region in which the creditor operates or Federal Trade Commission:
Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357