

Application ❖ **2 of 2 sections**

DISCLOSURE REGARDING CONSUMER REPORT BACKGROUND CHECK

New Friendly Towers, LLC, (“The Company”) may obtain information about you from a third party consumer reporting agency for **processing a tenant rental application.**

Thus, you may be the subject of a “consumer report” which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your credit history, eviction history, social security verification and/or motor vehicle records (“driving records”).

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report. These searches will be conducted by: IntelliCorp Records, Inc.; 3000 Auburn Drive, Suite 410; Beachwood, Ohio 44122; Tel No 1(888)946-8355; www.intellicorp.net.

Signature _____

Name _____

Date _____



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Consent to Request Consumer Report & Investigative Consumer Report Information

Applicant's First Name	Middle Initial	Last Name
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I understand that **New Friendly Towers, L.L.C. ("NFT")** will be running a background check to screen my application to become a tenant of NFT. I also understand that if accepted as a tenant, to the extent permitted by law, NFT may obtain further reports throughout my tenancy. **I understand I will not have to pay any additional fees for this background check.**

I understand NFT's screening process may include obtaining information regarding my credit background, bankruptcies, lawsuits, judgments, paid tax liens, evictions, failure to pay spousal or child support, accounts placed for collection, character, general reputation, personal characteristics and standard of living, driving record and criminal record, subject to any limitations imposed by applicable federal and state law.

I understand such information may be obtained through **IntelliCorp Records, Inc.**, by direct or indirect contact with employers, financial institutions (banks), current and former landlords, public agencies or other persons who may have such knowledge.

The nature and scope of the investigation sought is indicated by the selected services below: (Landlord Use Only)

- | | |
|--|--|
| <input type="checkbox"/> SSN Trace/Address Locator | <input type="checkbox"/> Employment Verification |
| <input type="checkbox"/> Personal Reference Verification | <input type="checkbox"/> Personal Credit Report |
| <input type="checkbox"/> Tenancy Verification | <input type="checkbox"/> Other. Please List: _____ |

I acknowledge receipt of the attached summary of my rights under the Fair Credit Reporting Act ("Summary of Rights"). This consent will not affect my ability to question or dispute the accuracy of any information contained in a Report.

I understand if NFT makes a decision to disqualify me based all or in part on my Report from **IntelliCorp Reports, Inc.** If I request, I will be provided with a copy of the Report and another copy of the Summary of Rights, and if I disagree with the accuracy of the disqualifying information in the Report, I must notify NFT within five business days of my receipt of the Report that I am challenging the accuracy of such information with **IntelliCorp Records, Inc.**

The name, address, telephone number and email of the nearest unit of the consumer reporting agency designated to handle inquiries regarding the investigative consumer report is:

IntelliCorp Records, Inc.
3000 Auburn Drive, Suite 410
Beachwood, Ohio 44122
1(888)946-8355
www.intellicorp.net

I hereby consent to this investigation and authorize NFT to procure a Report on my background.

In order to verify my identity for the purposes of Report preparation, I am voluntarily releasing my date of birth, social security number and the other information and fully understand that all tenancy decisions are based on legitimate non-discriminatory reasons.

Signature: _____

Date: _____

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe 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 includes 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 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.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 landlord.** A consumer reporting agency may not give out information about you to your landlord, or a potential landlord, without your written consent given to the landlord. 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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
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 reporting agency from releasing information in your credit report without your express authorization.

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, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which lasts 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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, contact:

TYPE OF BUSINESS:	CONTACT:
1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Consumer Financial Protection Bureau - CFPB 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	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	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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:	Federal Reserve Consumer Help Center P O Box 1200 Minneapolis, MN 55480 www.federalreserveconsumerhelp.gov ConsumerHelp@FederalReserve.gov 888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, Missouri 64108-2638 877-275-3342
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314 703-519-4600
3. Air carriers Asst. General Counsel for Aviation Enforcement & Proceeding	Aviation Consumer Protection Division Dept of Transportation 1200 New Jersey Avenue, SE - Washington, DC 20590
4. Creditors Subject to Surface Transportation Board Office of Proceedings, Surface Transportation Board	Department of Transportation 395 E Street S. W - Washington, DC 20423
5. Creditors Subject to Packers and Stockyard Administration area supervisor	Nearest Packers and Stockyard Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor - Washington, DC 20416
7. Brokers and Dealers	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	Farm Credit Administration 1501 Farm Credit Drive - McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Midwest Region - Federal Trade Commission 55 West Monroe Street, Suite 1825 - Chicago, IL 60603 ---or--- Federal Trade Commission - Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

Please fax this form back to Friendly Towers at (773) 989-4054 **OR** e-mail to info@friendlytowers.com