

1. What is the purpose of the document mentioned in the text?
  - a. To authorize a background investigation for rental applications
  - b. To verify credit information for potential tenants
  - c. To disclose the rights of consumers under different state laws
  - d. To request a copy of a consumer's credit report
2. What information is the background investigation authorized in the document allowed to obtain?
  - a. Only criminal records
  - b. Only credit history
  - c. Various information including character references, criminal records, and driving records
  - d. Only residence verifications
3. According to the document, what will the investigation of the consumer's identity include?
  - a. Verification of employment history
  - b. Verification of rental history
  - c. Obtaining information from Experian for identity verification purposes
  - d. Obtaining information from the three major credit bureaus for identity verification purposes
4. Which cities require a criminal background screening limited to the Sex Offender Registry?
  - a. Berkeley and Oakland
  - b. Seattle and Washington
  - c. New York and Maine
  - d. Lehi and UT 84043
5. What factors are considered when evaluating prior convictions appearing on a sex offender registry?
  - a. Nature and severity of the conviction, and evidence of good tenant history
  - b. Time elapsed since the conviction, and individual's age at the time of the conviction
  - c. Nature, severity, and number of convictions
  - d. All of the above
6. Under which state law do consumers have the right to request a free copy of their credit report?
  - a. California
  - b. Vermont
  - c. Washington
  - d. Maine
7. What circumstances allow a credit reporting agency to access a consumer's credit report without permission?
  - a. Direct mail offers of credit
  - b. Existing relationship with the person requesting the report
  - c. Education loans serviced by the Vermont Student Assistance Corporation
  - d. All of the above
8. What does a security freeze on a credit report prevent?
  - a. Access to personal and financial information without authorization
  - b. Access to credit reports only for employment purposes
  - c. Access to credit reports only for rental applications
  - d. Access to personal identification numbers only
9. What does a consumer need to provide to remove a security freeze on their credit report?
  - a. Written statement granting permission and proper identification
  - b. Police report or complaint filed with a law enforcement agency
  - c. Personal identification number and proper identification
  - d. All of the above
10. When must a credit reporting agency comply with a request to lift a temporary freeze on a credit report?
  - a. Within one business day
  - b. Within two business days
  - c. Within three business days
  - d. Within five business days
11. What does a security freeze not apply to?
  - a. Preauthorized approvals of credit
  - b. Collection agencies acting on behalf of a person or entity
  - c. Only activities related to account maintenance
  - d. All of the above
12. What is the minimum requirement for the text size when disclosing the required information?
  - a. No smaller than the text prescribed by the Federal Trade Commission