



## Consumer Authorization

In connection with my application as a tenant, I hereby authorize the above named Property and its designated agents and representatives, Resident Verify, LLC, 2912 Executive Parkway, Suite 200, Lehi, Utah 84043, to conduct a background investigation to obtain information relating to my character, work habits, performance and to verify the accuracy of the information which I have provided on my rental application or lease.

I understand the scope of the investigation may include, but will not be limited to the following: Character References, Consumer Credit History (incompliance with the Fair Credit Reporting Act), Criminal Records, Civil Court Records, Current and Past Residence Verifications, Social Security Trace, Driving Records and additional services.

I understand that I must provide my date of birth to adequately complete said screening and acknowledge that my date of birth will not affect any residency decisions.

I authorize, without reservation, any law enforcement agency, business, individual, school, employer, information service bureau or public agency to release any and all information, verbal or written, pertaining to me.

I acknowledge that an electronic, facsimile or photographic copy shall be as valid as the original. This release is valid for federal, state and county agencies.

**State of Washington applicants or tenants only:** You have the right to receive a complete and accurate disclosure of the nature and scope of any investigative consumer report as well as a written summary of rights of your rights and remedies under Washington law.

**New York and Maine applicants or tenants only:** You have the right to inspect and receive a copy of any investigative consumer report requested by the Company by contacting the consumer reporting agency identified above directly.

### **Summary of Rights Under California Code 1786.22**

This is a summary of your rights under California Code 1786.22. If you have questions, please call our office at 866-698-0661. An investigative consumer-reporting agency ("Agency") will supply files and information that you have a right to inspect during normal business hours and on reasonable notice.

All files the Agency maintains on you will be made available for your visual inspection, as follows:

In person, if you appear in person and furnish proper identification, for copies to be sent to a specified address. However, agencies complying for a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail



after it leaves the Agency.

A summary of all information contained in your file and required to be provided to you under the California Civil code will be provided by telephone, if you have made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid or charged directly to you.

“Proper identification” includes documents such as valid driver’s license, social security number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the Agency require additional information concerning your employment and personal or family history in order to verify his identity.

The Agency will provide trained personnel to explain any information furnished to you pursuant to § 1786.10

The Agency will provide a written explanation of any coded information in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.

One other person of your choice may accompany you when you come to inspect your file. This person must furnish reasonable identification. The Agency may require you to furnish a written statement granting permission to the Agency to discuss your file in your companion presence.

**Disclosure to Consumers under Vermont Code 2480b (Applicable to consumers for whom a consumer credit report was requested)**

(1) Under Vermont law, you are allowed to receive one free copy of your credit report every 12 months from each credit reporting agency. If you would like to obtain your free credit report from Resident Verify, LLC, you should contact us by [writing to the following address: 2912 Executive Parkway, Suite 200, Lehi, Utah 84043 or [calling the following number: (866) 698-0661 or both].

(2) Under Vermont law, no one may access your credit report without your permission except under the following limited circumstances:

(A) in response to a court order;

(B) for direct mail offers of credit;

(C) if you have given ongoing permission and you have an existing relationship with the person requesting a copy of your credit report;

(D) where the request for a credit report is related to an education loan made, guaranteed, or serviced by the Vermont Student Assistance Corporation;

(E) where the request for a credit report is by the Office of Child Support Services

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when investigating a child support case;

(F) where the request for a credit report is related to a credit transaction entered into prior to January 1, 1993; and

(G) where the request for a credit report is by the Vermont State Tax Department and is used for the purpose of collecting or investigating delinquent taxes.

(3) If you believe a law regulating consumer credit reporting has been violated, you may file a complaint with the Vermont Attorney General's Consumer Assistance Program, 104 Morrill Hall, University of Vermont, Burlington, Vermont 05405.

You have a right to place a "security freeze" on your credit report pursuant to 9 V.S.A. § 2480h at no charge if you are a victim of identity theft. All other Vermont consumers will pay a fee to the credit reporting agency of up to \$10.00 to place the freeze on their credit report. The security freeze will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail.

The security freeze is designed to help 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 gains 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 new loans, credit, mortgage, insurance, government services or payments, 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, within ten business days 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 for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

(1) The unique personal identification number or password provided by the credit reporting agency.

(2) Proper identification to verify your identity.

(3) The proper information regarding the third 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.

A credit reporting agency may charge a fee of up to \$5.00 to a consumer who is not a victim of identity theft to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties, or period of time after the freeze is in place. For a victim of identity theft, there is no charge when the victim submits a copy of

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a police report, investigative report, or complaint filed with a law enforcement agency about unlawful use of the victim's personal information by another person.

A credit reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze will not apply to "preauthorized approvals of credit." If you want to stop receiving preauthorized approvals of credit, you should call (866) 698-0661.

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, provided you have previously given your consent to this use of your credit reports. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or a user of your credit report."

(d) The information required to be disclosed by this section shall be disclosed in writing. The information required to be disclosed pursuant to subsection (c) of this section shall be disclosed on one side of a separate document, with text no smaller than that prescribed by the Federal Trade Commission for the notice required under 15 U.S.C. § 1681q. The information required to be disclosed pursuant to subsection (c) of this section may accurately reflect changes in numerical items that change over time (such as the phone number or address of Vermont State agencies), and remain in compliance.

