

Payment Submitted For: Granby Oaks Apartments

| Shown on Statement as | Payment Number | Payment Amount | Convenience Fee | Payment Total |
|-----------------------|----------------|----------------|-----------------|---------------|
| Granby Oaks           | 1645444694     | \$375.00       | \$11.25         | \$386.25      |

Payment Type: Mastercard Supriya Nayanala
Payment Date: 04/21/2025 02:57 PM EDT Granby Oaks Apartments

## **Application Submitted For: Granby Oaks Apartments**

Thank you for your rental application for Granby Oaks Apartments. An email notification has been sent to people you are applying with, providing them a log in to submit the personal information we require from them. This notification allows them to link directly to the application for their completion and signature.

| Basic Information            |                  |                  |         |  |
|------------------------------|------------------|------------------|---------|--|
| Application ID               | F                |                  |         |  |
| Name :                       | Supriya Nayanala | Applicant Type : | Primary |  |
| Email: snayanala28@gmail.com |                  |                  |         |  |
| Birth Date :                 |                  | 06/28/2001       |         |  |
| Mobile :                     | (803) 766-9690   |                  |         |  |

| Preferences               |          |                         |            |  |
|---------------------------|----------|-------------------------|------------|--|
| Lead Source               | Website  | Desired Move-in<br>Date | 08/28/2025 |  |
| Desired Lease<br>Length : | 7 months |                         |            |  |



| Unit Info  |                        |          |         |
|------------|------------------------|----------|---------|
| Property   | Granby Oaks Apartments | Building | В7      |
| Floor Plan | 2 bed / 2 bath         | Unit     | Apt.158 |

# Additional Info

|                                     | Current  | Address:               |            |
|-------------------------------------|--|------------------------|------------|
| Address                             | 212 valley ridge ct<br>LEXINGTON, SOUTH CAROLINA<br>29072<br>United States |                        |            |
| Residence Type Attached Family Home |  | Reason For<br>Leaving: | Relocating |
| Move In Date:                       | 01/09/2024   | Move Out Date:         | 08/30/2025 |
| Monthly \$400.00 Payment(\$):       |  |                        |            |
| Owned/Rented: Rented                |  |                        |            |
| Phone Number:                       | (803) 766-9690   |                        |            |

| Previous Address: |   |  |
|-------------------|---|--|
| Address:          | 212 valley ridge ct<br>LEXINGTON, SOUTH CAROLINA 29072<br>United States |  |
| Owned/Rented:     |   |  |

.

| General Questions :   |    |  |
|---|----|--|
| Have you or anyone on this application ever been sued for rent? | No |  |
| Have you or anyone on this application ever                     | No |  |



| been sued for property damage?   |          |               |    |
|--|----------|---------------|----|
| Have you or anyone on this application ever been evicted or asked to move out?   |          | Ν             | lo |
| Have you or anyone on this application ever moved out of a dwelling before the end of the lease term without the owner's consent?  |          | Λ             | lo |
| Have you ever been convicted of a felony that involved an offense against property, persons, government officials, or that involved firearms, illegal drugs, or sex or sex crimes?   |          | No            |    |
| Have you or anyone on this application ever Been convicted (or received an alternative form of adjudication equivalent to conviction) of a felony, misdemeanor involving a controlled substance, violence to another person or destruction of property, or sex crime? Please indicate the year, location and type of each felony, misdemeanor involving a controlled substance, violence to another person or destruction of property, or sex crime other than those resolved by dismissal or acquittal. We may need to discuss more facts before making a decision. |          | N             | lo |
| Have you or anyone on this application ever declared bankruptcy?   |          | No            |    |
| Do you smoke?  |          | No            |    |
|  | <b>□</b> | ation         |    |
|  | Educ     | auon          |    |
| University   |          | Area of Study |    |
| Year of Study  |          |               |    |
|  |          | ,             |    |
| Financial  |          |               |    |

Income Details



| VA Benefits              |                                     |  |  |  |
|--------------------------|-------------------------------------|--|--|--|
| Address                  | United States                       |  |  |  |
| Monthly Income:          | \$0.00                              |  |  |  |
| Disability               |                                     |  |  |  |
| Address                  | United States                       |  |  |  |
| Monthly Income:          | \$0.00                              |  |  |  |
|                          | Social Security                     |  |  |  |
| Address United States    |                                     |  |  |  |
| Monthly Income:          | \$0.00                              |  |  |  |
| Retirement Plan Payments |                                     |  |  |  |
| Address                  | United States                       |  |  |  |
| Monthly Income:          | \$0.00                              |  |  |  |
| Child                    | d Support or Alimony - Court of Law |  |  |  |
| Address                  | United States                       |  |  |  |
| Monthly Income:          | \$0.00                              |  |  |  |
|                          | Current Employer                    |  |  |  |
| Employer Name:           | Graduate Teaching Assistant         |  |  |  |
| Address                  | United States                       |  |  |  |
| Monthly Income:          | \$18,000.00                         |  |  |  |
|                          |                                     |  |  |  |

| People |
|--------|
|--------|

| Name | Living In  | Birth Date | Email | Relationship |
|------|------------|------------|-------|--------------|
|      | Apartment? |            |       |              |



| Supriya Nayanala               | Yes | 06/28/2001 | snayanala28@gmail.com |                        |
|--------------------------------|-----|------------|-----------------------|------------------------|
| Sri Datta Manaswini<br>Nandury | Yes | 12/02/2003 | sdmn2498@gmail.com    | Roommate (Responsible) |

## Options & Fees

#### **Pets Or Assistance Animals**

#### Total Number Of Pets Or Assistance Animals: 0

|          | Con            | tacts         |                   |
|----------|----------------|---------------|-------------------|
|          |                |               | Emergency Contact |
| Name:    | Suresh Karri   | Relation:     | Family Friend     |
| Phone:   | (803) 338-7508 |               |                   |
| Address: |                | United States |                   |

| Digital Signature |                  |  |
|-------------------|------------------|--|
| Full Name         | Supriya Nayanala |  |
| IP Address        | 162.242.105.99   |  |

I/we hereby make application for the above described apartment unit. With the execution of this application, I/we have paid a nonrefundable application fee of \$50 per applicant to the property. 1. By signing this form, I/we recognize that the Lessor or his agent may investigate the information supplied by the applicant, and disclosures of pertinent facts may be made to the Lessor. 2. I/we certify the information disclosed on the application to be true and correct, and that misrepresentation or false information may result in the immediate termination of the Lease. 3. Upon payment of a Leasing/Administrative Fee in the amount of \$100, I/we understand that said Leasing/Administrative Fee is non-refundable. 4. Upon payment of a Security Deposit, I/we understand that said Security Deposit is non-refundable. 5. In connection with my application with Easlan Management Company or any affiliate, I authorize Easlan Management Company to make any investigation of my rental, employment and criminal history, and authorize any person, firm, corporation, credit agency, or government agency to give Easlan Management Company or affiliates any information they may have regarding me. 6. I hereby release Easlan Management Company or its affiliates, its agents, employees and all providers of information from any liability as a result of furnishing, obtaining and receiving this information.

Please retain for your records.



# Terms and Conditions.





Application Submitted For: Granby Oaks Apartments

Birth Date: 06/28/2001 Email Address: snayanala28@gmail.com

Please retain for your records.

Entrata, Inc .

You can find the ProspectPortal  $^{\rm TM}$  Terms & Conditions <u>here</u>.





### STATEMENT OF RENTAL POLICY

Easlan Management Company supports The Fair Housing Act as amended, prohibiting discrimination in housing based on race, color, religion, national origin, sex, handicap or familial status. The following qualification standards will be required from every prospective resident.

Rental Application: To be completed by every applicant and occupant 18 years of age and over who will be occupying the apartments. Valid current state or U.S. Government issued picture identification is required to view an apartment and process application. This includes a valid state issued Driver's License / identification card, valid Military ID or Passport. Management reserves the right to discontinue the verification process of an application if false information is found. In order to help us complete your application in a timely manner, we ask that you fill out the application in its entirety. If you need to call us back with more information, please do so within your 72-hour recession period. Be sure to sign the application and date it where indicated.

#### **AVAILABILITY:**

Applications for the apartment are accepted on a first come, first serve basis. Apartments are considered available when they are vacant, without application and administrative fee or occupied with a notice tendered. There are times when an apartment may become available suddenly, providing a floor plan that was previously not obtainable. This usually happens when an application being reviewed for approval is declined or when applicants cancel their reservation. Occasionally a resident will cancel or alter their notice. Should an applicant have an application and administrative fee submitted on an apartment that is no longer available, Management will make every effort to accommodate the applicant by reserving another apartment of the same type or take other actions that might be appropriate under the circumstances. If the applicant considers the alternate apartment unacceptable or there are no other available apartments of the same type, the applicant's application and administrative fees will be refunded. Rental rates and/or promotions are subject to change without notice.

### **QUALIFYING CRITERIA:**

Please be advised, Management is expressively prohibited to discuss the content of a credit report. Should unsatisfactory credit interfere with application process, applicant will need to contact the reporting agency for further information. Should an application be denied, the good faith deposit will be refunded. Granby Oaks offers several apartment homes that are only available to applicants making a percentage of the average median income for this location. This means you may or may not be approved based on the income qualifications.

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores. Because your rental score is based upon read data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. All applicants must qualify individually based on credit history and criminal background.

### **INCOME:**

Gross income per individual, couple and/or roommates must be 3 times the amount of market rent combined. Easlan will accept the following with proper documentation as income: Current Pay Sub (2 most current), Self Employed (Form 1040), Social Security, Pensions, Supplemental Security Income, Unemployment Compensation, Alimony and Child Support. Employers will be contacted for references.

### **CRIMINAL HISTORY:**

An application may be denied based on information obtained through a criminal background check. Applicant acknowledges and gives permission to Management to run criminal background checks.

### **CANCELLATION:**

Upon submitting an application, applicants have <u>72 hours</u> to cancel their apartment reservation in writing and have their good faith deposit refunded. Failure to cancel a reservation in the prescribed period of time will result in the deposit being forfeited. Application Fees and Administrative Fees are non-refundable.

### **CO-SIGNERS:**

A co-signer may be considered for the applicants that are graduate students that have not established sufficient rental, credit or income requirements. Graduate students will be required to provide proof they are currently enrolled as a graduate student. Applicants with poor credit are not eligible for assistance from a co-signer. Applicants with detrimental rental history are automatically declined. A co-signer must qualify at 5 times the monthly rental amount, have an established credit history and superior residential history. The credit history of a co-signer must show a record of timely payments and be without blemish.

#### **ADDITIONAL DEPOSITS:**

Applicants with marginal credit history may be considered with an additional deposit equal to one month's rent. In order to quality for a Statement of particles with an exercise deposit, there must be no background of formal complaints registered against the applicant at the form and essential control of the control of

#### **APPLICATION FEES:**

Each applicant including co-signers shall pay a non-refundable application fee of \$75. Application payments are due in the form of a cashier's check, money order or electronic payment. Management reserves the right to immediately deny the application if the application fee(s) are returned for insufficient funds.

#### NON-REFUNDABLE ADMINISTRATIVE FEE:

A non-refundable \$200 administrative fee will be submitted by applicant at time of application. Administrative fees are non-refundable unless the application is denied. Payments are due in the form of a cashier's check, money order or electronic payment. Management reserves the right to immediately deny the application if the administrative fee(s) are returned for insufficient funds.

#### **SECURITY DEPOSIT:**

A good faith deposit of \$100 will be submitted by applicant at time of application. If my application is accepted, I understand this deposit will be applied toward payment of my total security deposit due within 48 hours of application approval. If for any reason Management decides to decline my application, the Management will refund this good faith deposit to me in full. I understand I may cancel this application by written notice within 72 hours and receive a full refund of this good faith deposit within 30 days of cancellation. If I cancel after 72 hours or refuse to occupy the premises on the agreed upon date, I understand this good faith deposit will be forfeited.

#### **RENTAL PAYMENTS:**

Initial rental payments are due in the form of certified funds. Rental payments are due in the form of a personal check, cashier's check, money order or electronic payment. Rental payments are due on or before the 1<sup>st</sup> day of every month. Rental payments received after the 5<sup>th</sup> day of the month will incur a late fee. Personal checks returned by the bank will incur a return check fee and a late fee. Management reserves the right to file Dispossessory Warrants for any late payments or returned checks that are not redeemed in a timely manner. If a Dispossessory Warrant is filed this will add an additional fee to the account. Partial rental payments are not accepted.

#### **OCCUPANCY STANDARDS:**

A maximum of two (2) occupants are allowed to reside in the studio/one-bedroom apartment homes.

A maximum of four (4) occupants are allowed to reside in the two-bedroom apartment homes.

(EXCEPTION: CHILD LESS THAN 12 MONTHS OF AGE, unless otherwise dictated by state or federal law)

#### **OCCUPANTS:**

All occupants of an apartment home must meet standards for criminal criteria and be approved by Management. Please refer to the rental application and list the names of all occupants. Anyone over the age of 18 and financially independent must apply and be accepted as a lessee and be listed as such on the rental agreement.

| DO YOU HAVE A | A LEGAL RIGHT TO BE IN THE UNITED STATES?                               |
|---------------|---|
|               | Yes, I am a U.S. Citizen  |
|               | Yes, I have valid documentation that allows me to be in the country; or |

□ No

## RENTERS INSURANCE:

Rental agreement requires all residents to carry renter's insurance for the protection of their personal property and belongings located inside the apartment. Granby Oaks Apartments shall not be liable for any personal property loss.

### PETS:

Applicants are required to complete a Pet Screening for each of their animals prior to final application approval. Pets (cats/dogs) are prohibited except within the restrictions of the community and with Management's written approval. There is a \$350 non-refundable pet fee per pet. In addition, pet rent of \$15 per pet is due on the 1<sup>st</sup> day of each and every calendar month thereafter. Canine breed restrictions include but may not be limited to the following: Pit Bull, American Staffordshire Terrier, Akitas, German Shepherds, Chows, Rottweilers, Doberman Pinschers or any mix of those listed. The combined weight cannot exceed 65 pounds, if the singular weight is greater than 40 pounds then a first-floor unit is required. Combined weight of 75 pounds is permitted on all floor levels. Reptiles, birds, amphibians, fish, rodents and arachnid are not permitted.

## **VEHICLES:**

No more than 1 vehicle per licensed driver with a maximum of 2 cars per apartment home will be permitted. All vehicles must be in working condition with legal tags. Car maintenance and repairs are expressly forbidden on the property. Cars illegally parked, without legal tags or not in proper working order will be towed from the community at the owner's expense.

\*\* Please note that applications are not considered to be completed until the applicant has provided copies of qualifying proof of income.\*\*

| 0 | 04/21/25 12:36 PM                        |       |           | Date:          |                                  |
|---|--|-------|-----------|----------------|----------------------------------|
|   | Supriya Nayanala<br>Primary-ID: 15414079 | ESIGN | Page 2 of | Date:<br>Date: | 盒                                |
|   | IP 162.242.105.99                        |       |           | Date:          | <br>EQUAL HOUSING<br>OPPORTUNITY |



## Agreement to Conduct an Electronic Transaction

The parties to this Electronic Document Delivery agreement ("Electronic Agreement") are the applicant/resident ("you") and Resident Verify, LLC. ("Resident Verify"), and (collectively "us" or "we"). The parties agree to the following:

- 1. Electronic delivery. Resident Verify will electronically deliver to you requested information related to your application for residency or disclosure pursuant to any laws, acts, regulations or statutes with regards to consumer reporting and/or dispute communication. Resident Verify will electronically deliver a copy of your consumer report and/or dispute communication until either party modifies or cancels this Electronic Agreement. You will receive a copy of your consumer report and/or dispute communication electronically in lieu of receiving hard copies through the U.S. Mail.
- 2. Paper copy. You may obtain a hard copy of your consumer report and/or dispute communication at any time and at no cost by contacting Resident Verify and requesting a paper copy. This can be accomplished in the following ways: by phone (866)- 698-0661, by email consumerrequests@entrata.com, or in writing at 4205 Chapel Ridge Rd, Lehi, Ut 84043.
- 3. Termination. You may terminate this Electronic Agreement by contacting Resident Verify through any of the following ways: by phone at (866)-698-0661, by email at <a href="mailto:consumerrequests@entrata.com">consumerrequests@entrata.com</a>, or in writing at 4205 Chapel Ridge Rd, Lehi, Ut 84043. After Resident Verify processes the termination we will provide only hard copies of the consumer report and/or dispute communication to you, in paper form via the U.S. Mail at the address you provide us. If this Electronic Agreement is terminated it has no legal effect on the enforceability of any other contracts we have executed with you.
- 4. Notification. You must immediately give Resident Verify notification if you change or delete the email address we use to deliver you the consumer report and/or dispute communication. Because email is the agreed upon medium used to deliver the requested documents, it is crucial that you give Resident Verify prompt notice of any changes.
- 5. Legal effect. Electronic documents have the same legal effect as hard copies. You are responsible to obtain access to your consumer report and/or dispute communication, and to open and read them. If you cannot open or access your documents please contact us to resolve this. By initialing this policy document you agree that you have a functioning and operating email account to receive emails from Resident Verify.
- 6. Amendments. Resident Verify may make amendments to the terms and conditions of this Electronic Agreement. We will provide you commercially reasonable notice of the amendments. If you do not agree to these new terms and conditions you can terminate this Electronic Agreement by the methods mentioned in section 3 of this Agreement.
- 7. Delivery and access errors. Errors in delivering and accessing your electronic documents may occur. We are not liable for anything that may arise from problems in accessing or retrieving your documents that may occur from problems associated with your telecommunications provider, or for any equipment malfunctions that are outside of our control.
- 8. Acceptance. If you accept the terms and conditions in this Electronic Agreement you will initial the policy document on the Summary page of the application. By initially the policy document, you acknowledge that you have read and understand this Electronic Agreement. This Electronic Agreement becomes effective when we receive your acceptance.

I AGREE to conduct this transaction by electronic means. I understand that by initialing the policy document I am conducting an electronic transaction and agree to use and receive communications through electronic means. I agree to enter into this Electronic Agreement electronically via the use of the Internet, and to be notified regarding this Electronic Agreement and application electronically through the email address I have effect the enterprise of the Internet of the I



## **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, 4205 Chapel Ridge Rd, Lehi, UT 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, Hard Inquiry to pull Consumer Credit History (in compliance with the Fair Credit Reporting Act), Joint Score of Applicants, 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.

## **Identity Verification:**

If the property at which you are applying uses ResidentVerify's identity verification services, you understand and agree that by e-signing this authorization, you are providing 'written instructions' to the property under the Fair Credit Reporting Act, authorizing the property to obtain information from your personal credit profile or other information from Experian, for the purpose of verifying your identity to avoid fraudulent transactions in your name.

In connection with this verification of your identity, you will be asked to provide additional information for the purpose of verifying your identity. Any information you provide in response to such a request and any information in your application for residence that relates to the provision of these services will be shared by us with one or more of the three major credit bureaus to support your transactions and for fraud avoidance purposes.

If you are asked to verify your phone number and account, you authorize your wireless operator to disclose to us your account, subscriber, device, and billing information, if available, to support the verification of your identity. Where applicable, this information may also be shared by us with other companies solely to support your transactions and for fraud avoidance purposes.

## Notice to City of Berkeley applicants only:

The tenant screening investigation will include a criminal background screening that is limited to only the Sex Offender Registry operated by the State of California Department of Justice. Your signature below will serve as your written consent to this search.

## Notice to City of Oakland applicants only:

The tenant screening investigation will include a criminal background screening that is limited to only the Sex Offender Registry operated by the State of California Department of Justice. Your signature below will serve as your written consent to this search.

**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.

## **Notice to City of Seattle applicants only:**

The tenant screening investigation includes a criminal background screening, limited to sex offender registry information only. All applicants will be screened for registry information. Housing Provider considers the entire application and considers prior convictions reportable under the Fair Credit Reporting Act and rules of Washington, limited to those appearing on a local, state, or national registry only. Consideration will be given to the following factors relating to the conviction(s) that requires registry on a local, state, or national sex offender registry:

- (1) The nature and severity of the conviction;
- (2) The number and types of convictions;
- (3) The time that has elapsed since the date of conviction;
- (4) Age of the individual at the time of convictions;
- (5) Evidence of good tenant history before and/or after the conviction occurred; and
- (6) Any supplemental information related to the individual's rehabilitation, good conduct, and additional facts or explanations provided by the individual.

**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 or would like to request a copy of your consumer report, please contact Resident Verify by writing to the address 4205 Chapel Ridge Road, Lehi UT 84043 or by calling 866-698-0661. We will supply files and information that you have a right to inspect during normal business hours and on reasonable notice.

You have the right to request a copy of your consumer report as well as a summary of all information contained in your file, as required under the California Civil code. The requested information 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 if prepaid or charged directly to you.

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: 4205 Chapel Ridge Rd, Lehi, UT 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 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 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.  |
|  |