

TENANT CONSUMER REPORT DISCLOSURE

In connection with your application for tenancy a consumer report may be requested from DataTrace Online, Inc.. These reports may include the following types of information: verification of education, licensure, employment, accidents, drugs/alcohol use, as well as any information relating to your character, general reputation, personal characteristics, mode of living, educational background, or any other information about you which may reflect upon your potential for employment gathered from any individual organization, entity, agency, or other source which may have knowledge, concerning any such items of information. Such reports may contain public record information concerning your driving record, workers' compensation claims, credit history, bankruptcy proceedings, criminal records, etc., from federal, state and other agencies which maintain such records.

You have the right to receive, upon your written request within a reasonable period of time, (not to exceed 30 days) a complete and accurate disclosure of the nature and scope of the investigation requested. You have the right to make a request to DataTrace Online, Inc., upon proper identification, to request the nature and substance of all information in its files on you at the time of your request, including the sources of information and the recipients of any reports on you that DataTrace Online, Inc. has previously furnished within the two year period preceding your request. DataTrace Online, Inc. may be contacted at: P.O. Box 95322, South Jordan, UT 84095 or by telephone at: 800-748-5335 or (801) 253-2400.

Attached to this disclosure is a written summary of your rights under the Fair Credit Reporting Act ("FCRA") as prepared by the Federal Trade Commission.

NOTICE TO CALIFORNIA APPLICANTS

Under Section 1786.22 of the California Civil Code, you may view the file maintained on you by DataTrace Online, Inc. during normal business hours. Under California law the reports are labeled as investigative consumer reports. You may also obtain a copy of this file upon submitting proper identification and paying the costs of duplication services, by appearing at DataTrace Online, Inc. in person or by mail. You may also receive a summary of the file by telephone. The agency is required to have personnel available to explain your file to you and to explain to you any coded information appearing in your file. If you appear in person, a person of your choice may accompany you, provide that this person furnishes proper identification.

TENANT CONSUMER REPORT AUTHORIZATION AND RELEASE

In connection with the Consumer Reporting Disclosure provided above, I hereby authorize DataTrace Online, Inc. to obtain and disclose any of the information described in the Disclosure above.

I AUTHORIZE, WITHOUT RESERVATION, ANY PARTY OR AGENCY CONTACTED BY DATATRACE ONLINE, INC. TO FURNISH THE ABOVE-MENTIONED INFORMATION.

I fully release and discharge DataTrace Online, Inc., their respective affiliates, subsidiaries, directors, officers, employees, agents and attorneys thereof, and each of them, and any individual, organization, entity, agency, or other source providing information to DataTrace Online, Inc. from all claims and damages arising out of or relating to any investigation of my background for employment purposes. This release is valid for all federal, state, county and local agencies, authorities, previous employers, military services and educational institutions.

DataTrace Online, Inc. is authorized to disclose all information obtained to the requesting entity for the purpose of making a determination as to my eligibility for executing a rental or lease agreement, or any other lawful purposes.

California, Minnesota and Oklahoma Applicants Only: I request a copy of any consumer report requested by you.

By signing below, I certify that I have read and fully understand this release, that prior to signing I was given an opportunity to ask questions and to have those questions answered to my satisfaction, and that I executed this release voluntarily and with the knowledge that the information being released could affect my eligibility for tenancy.

I have been provided a copy of the summary of the rights of the consumer pursuant to the Fair Credit Reporting Act (FCRA). I have voluntarily provided my social security number and date of birth for identification purposes.

Print Applicant Name

Social Security Number

Applicant Signature

Date

Date of Birth

Applicant Address/City/State/Zip: _____

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **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, by September 2005 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.ftc.gov/credit 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.ftc.gov/credit 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.