

VeriRent, Inc. Consumer Disclosure

Dear Consumer,

Thank you for contacting us regarding the disclosure of your consumer file. In response to your request, we are providing the enclosed consumer disclosure documentation. Please review all instructions and the "Summary of Your Rights" to assist you in returning all the required documentation. By completing the "Consumer Disclosure Request" gives us permission to disclose the information that we currently maintain in your consumer file. Please sign and mail the "Consumer Disclosure Request," to the address specified in the instructions. Additionally, review the "Consumer Disclosure Instructions" sections #1 and #2 to see if you are entitled to a free copy of your consumer file.

We are a consumer-reporting agency that assembles and evaluates consumer information and reports that information to clients for the purpose of residential screening. The information we maintain is gathered from sources such as public records and landlord-tenant court filings. Under the regulations of the Federal Trade Commission (FTC), the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACTA), we may disclose information about your credit, court, criminal, and other related history to potential housing providers and employers whom you have authorized to access the information in your consumer file.

We are a reseller of some consumer information such as credit reports, obtained from the three national credit reporting agencies. If you need assistance with your credit report, please refer to the "Obtaining Your Credit Report" section of the enclosed instructions.

Please note: To ensure your privacy, we are unable to discuss your consumer file with you unless we have a written disclosure request and sufficient information verifying your identity.

If you have any questions or comments with regard to this information, please do not hesitate to contact our office at (812) 474-0744.

Sincerely,

VeriRent, Inc.

VeriRent, Inc. Consumer Disclosure Instructions

Please read the following instructions carefully, as to not delay your request.

HOW TO OBTAIN YOUR CONSUMER FILE

1. Under the Fair Credit Reporting Act (FCRA), you are entitled to a free copy of your consumer file, if, within 60 days prior to your request, you have been notified of an adverse action taken towards you based upon information appearing in your consumer file, such as:

- a. Denial of your housing application
- b. Required to have a deposit not required by another applicant
- c. Required to have a cosigner/guarantor
- d. Assessed a higher rental rate than another applicant

2. Under the FCRA, you are entitled to one free copy of your consumer file in any 12 month period. You are also entitled to a free copy if you meet the following criteria:

- a. You have been notified of an adverse action, as set forth in the preceding paragraph.
- b. You reside in a state where you are entitled to one or more free copies in any twelve month period.
- c. You suspect that your file may contain your fraudulent information, or you are a victim of identity theft.
- d. You are unemployed or you currently receive public assistance.

3. If the above items in #1 or #2 do not apply to you, there may be a processing fee that must accompany you request. Payment is allowed by cashier's check or money order only – payable to VeriRent, Inc. Please do not send cash with your request.

(Fees are determined by the state that you reside and are subject to change without notice.)

STATE	PROCESSING FEE	STATE	PROCESSING FEE
GEORGIA	First two copies in a 12 month period are free; \$5.00 per additional copy	ALL OTHER STATES	\$5.00 per copy

4. "Consumer Disclosure Request" form must be signed, completed in full and be printed legibly in blue or black ink. Otherwise your request may be delayed.

5. Please provide ONE of the following forms of identification along with your completed request form:

- Photocopy of a valid driver's license or a state, federal, or military government-issued photo ID.

OR

You may provide a photocopy of TWO of the following forms of identification:

- Social Security Card or ITIN
- Non-Government issued photo ID (such as Employment ID or Student ID)
- Recent Utility Bill (electric, gas, or telephone bill)

6. Mail the signed and completed form to:

**VeriRent, Inc.
Consumer Relations Department
1704 S. Green River Rd.
Evansville, IN 47715**

VeriRent, Inc. Consumer Disclosure Instructions

HOW TO OBTAIN YOUR CREDIT FILE

Your credit bureau file is not maintained by VeriRent, Inc. To obtain a copy of or information on your credit bureau report to include trade-line accounts such as credit cards, utility bill, and bankruptcy information, please contact the appropriate national credit reporting agency listed below.

If a copy of your credit report was obtained through VeriRent, Inc. in conjunction with your application for housing we will provide you with a copy of the report that was obtained if your request is received within 60 days from the date it is obtained by us. If your credit report was obtained more than 60 days prior to your request, please contact the credit bureau(s) to obtain a current copy of your credit report.

To dispute information contained in your credit report, please contact the specific credit bureau(s) directly. In accordance with the FCRA, if your credit file was obtained through VeriRent, Inc., you may forward reinvestigation requests to the VeriRent, Inc., which will in turn be forwarded to the appropriate credit bureau(s) for reinvestigation. Please do not submit credit bureau disputes to VeriRent, Inc. that have already been initiated through the credit bureau(s). We cannot assist you with a credit dispute if we did not access your credit file on behalf of our clients.

To receive your credit file from a national CRA, you may do the following:

1. Request a copy through the CRA's automated system via the toll free phone numbers below.
2. Submit your request in writing to the CRA via the addresses below. Prior to submitting your request contact the CRA via the toll free phone numbers below to obtain specific information that you should include with your written request.
3. Request a copy through the agency's website.
4. Request a copy through www.annualcreditreport.com or by calling 1 (877) 322-8228.

CRA CONTACT INFORMATION

Experian
P. O. Box 2104
Allen, Texas 75013
Telephone: 1(888) 397-3742
Website: www.experian.com

Equifax
P.O. Box 740241
Atlanta, Georgia 30374
Telephone: 1(800) 685-1111
Website: www.equifax.com

Trans Union LLC
P.O. Box 390
Springfield, Pennsylvania 19064
Telephone: 1(800) 888-4213
Website: www.transunion.com

FACTA Central Source
P.O. Box 105283
Atlanta, GA 30348
Disclosure of credit file website: www.annualcreditreport.com
Telephone: 1(877) 322-8228

VeriRent, Inc. Consumer Disclosure Request

SECTION 1: TYPE OF REQUEST

1. I am requesting a copy of my consumer file. Enclosed is my processing fee payment of \$_____.
- I qualify for a free copy of my consumer file because: (Check only one. See Item #2 for instructions).
- a) I am requesting my free annual consumer file disclosure under the FCRA.
 - b) I reside where state laws entitle me to one or more free copies per year, and under such law, I qualify for another free copy of my consumer file.
 - c) I have been notified of an adverse action based on information in my consumer file and have enclosed the qualifying form.
 - d) I suspect my file may contain fraudulent information or I may be the victim of identity theft.
 - e) I can certify in writing that I am unemployed or currently receiving public assistance. I have enclosed the qualifying information.

SECTION 2: WHERE/WITH WHOM YOU APPLIED

Complete this section only if you checked box 2b above

Housing Employment Application Date: _____

Prospective Landlord Name: _____

Contact Person: _____ Phone Number: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

SECTION 3: CONSUMER IDENTIFYING INFORMATION

Include a copy of your valid and verifiable, government-issued photo identification for faster processing of your request (such as a driver's license).

First Name: Middle Name: Last Name: _____

Date of Birth: List Maiden or Other Names: _____

Social Security Number: _____

Phone numbers: Home: _____ Work: _____

List all addresses you have resided over the past seven years: (Information will be mailed to current address).

1. Current Street Address: _____
City: _____ State: _____ Zip Code: _____
2. Previous Street Address: _____
City: _____ State: _____ Zip Code: _____
3. Previous Street Address: _____
City: _____ State: _____ Zip Code: _____
4. Previous Street Address: _____
City: _____ State: _____ Zip Code: _____

VeriRent, Inc. Consumer Disclosure Request

- 5. Previous Street Address: _____
City: _____ State: _____ Zip Code: _____
- 6. Previous Street Address: _____
City: _____ State: _____ Zip Code: _____
- 7. Previous Street Address: _____
City: _____ State: _____ Zip Code: _____

SECTION 4: THIRD PARTY REQUEST AND IDENTIFYING INFORMATION

(This section is to be completed only if you want your consumer file to be released to someone other than yourself).

In order to protect your privacy rights, the Fair Credit Reporting Act requires that we obtain your written consent authorizing disclosure of the contents of your consumer file to a third party representative. Upon receipt of this form, we will be able to assist you and your representative on any matter concerning your consumer file.

I authorize the disclosure of the contents of my consumer file to the third party identified below.

Third party's relationship association to you: _____

Third Party's Full Name: _____

First: _____ Middle: _____ Last: _____

Full Current Address: *(Information will be mailed to this address).*

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone Numbers: Home _____ Work _____

SECTION 5: REQUEST FOR ALTERNATE DISCLOSURE METHOD

I wish to authorize disclosure of my file in a manner other than mail. (check one of the following)

By Telephone: _____ By Fax at the following number: _____

By other means: _____

BY SUBMITTING THIS FORM, I AGREE THAT I AM THE PERSON NAMED ABOVE AND UNDERSTAND THAT FEDERAL LAW PROVIDES THAT ANY PERSON OBTAINING INFORMATION FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED NOT MORE THAN \$5,000, OR IMPRISONED NOT MORE THAN ONE (1) YEAR, OR BOTH.

I swear, under penalty of law, that to the best of my knowledge, the information provided above is true and correct.

PRINTED NAME: _____

SIGNATURE: _____ DATE: _____

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.

• **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 employers.** A consumer-reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

• **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 1-888-567-8688.

• **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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below Washington, DC 20580 1-877-382-4357	Federal Trade Commission: Consumer Response Center - FCRA
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name) Washington, DC 20219 800-613-6743	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks) Washington, DC 20551 202-452-3693	Federal Reserve Board Division of Consumer & Community Affairs
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name) Washington, DC 20552 800-842-6929	Office of Thrift Supervision Consumer Complaints
Federal credit unions (words "Federal Credit Union" appear in institution's name) Alexandria, VA 22314 703-519-4600	National Credit Union Administration 1775 Duke Street
State-chartered banks that are not members of the Federal Reserve System Kansas City, Missouri 64108-2638 1-877-275-3342	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051