

Authorization for Consumer Reports and Investigative Consumer Reports

I have read and understand the Notice and Disclosure for Consumer Reports and Investigative Consumer Reports and the Summary of Your Rights Under the Fair Credit Reporting Act, and I hereby authorize [_____] (Company) to obtain consumer reports and investigative consumer reports concerning me. If hired, retained, or contracted, this authorization shall remain on file and shall serve as ongoing authorization for Company to obtain such reports at any time during my employment, contract, or volunteer period. I authorize, without reservation, any person, business, or agency contacted by the consumer reporting agency identified below to furnish any and all background information to such consumer reporting agency.

I understand that I have the right to make a request to the consumer reporting agency: NTI Santoni Inc. (CRA), 20322 Windrow Drive #200, Lake Forest, CA 92630, telephone number: 949-900-3400, and upon providing proper identification, to obtain copies of any consumer reports, including but not limited to investigative consumer reports, furnished to Company by CRA and the nature and substance of all information in CRA's file on me at the time of my request. I understand that upon request, CRA must provide me with a complete and accurate disclosure of the nature and scope of any investigation covered by any investigative consumer report(s). I understand that I can dispute what I believe to be incomplete or inaccurate information by reporting such information to CRA. I may view CRA's privacy policy at CRA's website: www.santoniinvestigations.com.

Additional State Law Notices and Acknowledgements

California, Minnesota and Oklahoma Applicants:

You have the right to receive a copy of any consumer report concerning you that Company receives. Check the following box if you would like to receive a copy of your consumer report.

California Applicants:

As a California applicant, you have the right under Section 1786.22 of the California Civil Code to contact CRA during reasonable hours (9:00 a.m. to 5:00 p.m. (CST) Monday through Friday) to obtain and review all information about you in CRA's file. You may obtain such information as follows: 1) In person with proper identification at CRA's offices. You can have someone accompany you to CRA's offices. CRA will require this third party to present reasonable identification. You may be required at the time of such visit to sign an authorization for CRA to disclose to or otherwise discuss CRA's information with this third party; 2) By certified mail, if you have previously provided proper identification in a written request that your file be sent to you or to a third party identified by you (CRA is not responsible for the file after it leaves the premises via certified mail); or 3) By telephone, if you have previously provided proper identification in writing to CRA. CRA has trained personnel to explain any information in your file to you and if the file contains any information that is coded, written information about such coding will be provided along with the file.

New York Applicants:

If you are applying for employment in New York, you have the right to receive a copy of Article 23-A of the New York Correction Law. By signing this authorization, you acknowledge that you have received a copy of Article 23-A of the New York Correction Law.

Washington Applicants:

You have the right to receive a written summary of your rights under the Washington Fair Credit Reporting Act. By signing this authorization, you acknowledge that you have received a summary of your rights under the Washington Fair Credit Reporting Act.

By signing this authorization, I am confirming that I have read and understand this authorization, the Notice and Disclosure for Consumer Reports and Investigative Reports, and the Summary of Your Rights Under the Fair Credit Reporting Act, and that I consent to Company obtaining a consumer report and/or an investigative report from CRA for the purpose of assisting Company in making a determination as to my eligibility for employment, contract, volunteer position, or tenancy.

This authorization shall be valid in original, faxed or photocopied form.

Applicant Signature

Date Signed

Printed Name

Applicant Information

Please complete all fields below:

Last Name:	First:	Middle: (Check box if no middle name) <input type="checkbox"/>
Social Security #:		Date of Birth:
Email: (This is a Required Field)		
Current Address:		Previous Address:
Street: Apt or Unit #: City: State: Zip:	Street: Apt or Unit #: City: State: Zip:	Street: Apt or Unit #: City: State: Zip:
Driver's License #:		State Issuing:
Former Name/Alias:		

Notice and Disclosure for Consumer Reports and Investigative Consumer Reports

In connection with your application for employment (including contract or volunteer services) or application for tenancy, [_____] (Company) will request a consumer report and/or an investigative consumer report concerning you from the following consumer reporting agency:

NTI Santoni, Inc
20322 Windrow Drive #200
Lake Forest, CA 92630

Consumer reports may include, but may not be limited to, the following types of information, as applicable and permitted by law: verification of employment history, reasons for termination of employment, work experience, reasons for termination of tenancy, professional reference interviews, academic history, driving history, licensure, and credit (if applicable to job position). Such reports may also contain public record information such as, but not limited to: driving records, judgments, bankruptcy proceedings, evictions, and criminal records from federal, state, and other agencies that maintain such records.

An investigative consumer report is gathered from personal interviews, which may include, but may not be limited to: interviews with former employers or landlords and associates regarding work or tenant performance, character, general reputation, personal characteristics, and mode of living (lifestyle). You have the right, upon request, to be informed of whether an investigative consumer report was requested and if so, to request a copy of such report as well as a complete and accurate disclosure of the nature and scope of the investigation requested.

Employment Applicants: Company intends to use the above-mentioned reports for employment purposes, and any information contained in your consumer report and/or investigative consumer report may be used in decisions related to your employment.

Rental Applicants: Company intends to use the above-mentioned reports in connection with your rental application, and any information contained in your consumer report and/or investigative consumer report may be used in decisions related to your rental application.

My signature below confirms that I have read and understand all of the information set forth in this Notice and Disclosure for Consumer Reports and Investigative Consumer Reports.

Applicant Signature

Date Signed

Printed Name

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 identity 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, all consumers are 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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to 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 gets 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 a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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.consumerfinance.gov/learnmore.

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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center

	600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357