

Please read the following instructions carefully. Failure to follow these instructions may delay the processing of your request.

OBTAINING YOUR CONSUMER FILE

1. Under the Fair Credit Reporting Act (FCRA) you are entitled to a free copy of the information contained in 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 of another applicant
- (c) Required to have a cosigner/guarantor
- (d) Assessed a higher rental rate than another applicant
- (e) Denied employment or a promotion
- (f) Reassigned or terminated

2. Under the FCRA, you are entitled to one free copy of your consumer file in any twelve month period. You are also entitled to a free copy of your consumer file 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 fraudulent information, or you are the victim of identity theft
- (d) You are unemployed or you currently receive public assistance.

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

(fees are determined by the state in which you reside are subject to change without notice.)

STATE	PROCESSING FEE
Arizona	\$5.00 per copy
California	\$5.00 per copy
Colorado	\$5.00 per copy
Connecticut	\$5.00 per copy
Georgia	Free 1 st and 2 nd copy in any 12-month period; \$5.00 per additional copy
Kansas	\$5.00 per copy
Louisiana	\$5.00 per copy
Maine	\$5.00 per copy
Maryland	\$5.00 per copy
Massachusetts	\$5.00 per copy
Minnesota	\$5.00 per copy
Montana	\$5.00 per copy
Nebraska	\$5.00 per copy

STATE	PROCESSING FEE
New Hampshire	\$5.00 per copy
New Jersey	\$5.00 per copy
New Mexico	\$5.00 per copy
New York	\$5.00 per copy
Rhode Island	\$5.00 per copy
Texas	\$5.00 per copy
Vermont	\$5.00 per copy
Washington	\$5.00 per copy
All other states	\$9.00 per copy

4. Form **HS/CRD-010** "Consumer Disclosure Request", 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 (1) of the following forms of identification, along with your completed request form:

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

Alternately, you may provide a photocopy of two (2) of the following pieces of identification:

- Social Security card or ITIN
- Non-government issued photo ID (such as Employment ID or Student ID)
- Recent utility bill (gas, electric or telephone bill)

6. MAIL the signed and completed form to:
 Data Research Network, Inc. dba: HIRE-SAFE
 8788 Elk Grove Blvd. Suite O
 Elk Grove, CA 95624

OBTAINING YOUR PERSONAL CREDIT FILE

Your personal credit bureau file is not maintained by Data Research Network, Inc. / HIRE-SAFE. To obtain a copy of your credit file, including trade-line accounts such as credit cards, utility bills and bankruptcy information, please contact the national credit reporting agencies (NCRA's) listed below:

If a copy of your credit report was obtained through Data Research Network, Inc. / HIRE-SAFE in conjunction with your application for housing or employment 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 personal credit report.

To dispute information contained in your Equifax, Experian or TransUnion credit reports, please contact the credit bureau(s) directly. In accordance with the FCRA, if your credit file was obtained through Data Research Network, Inc. / HIRE-SAFE, you may forward reinvestigation requests to the Data Research Network, Inc. / HIRE-SAFE Consumer Relations Department, which will in turn be forwarded to the appropriate credit bureau(s) for reinvestigation. Please do not submit credit bureau disputes to Data Research Network, Inc. / HIRE-SAFE which 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 personal 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 numbers listed below.
2. Submit your request in writing to the CRA via the address below. Prior to submitting your request contact the CRA via the toll-free numbers below to obtain specific information that you should include with your written request.
3. Request a copy through the agency's web site.
4. Request a copy through: www.annualcreditreport.com or by calling 1(877) 322-8228.

Experian National Consumer Assistance Center
PMB 2104
Allen, TX 75013-2104
1(888) 397-3742 www.experian.com

Equifax Information Service Center
PMB 740241
Atlanta, GA 30374-0241
1(800) 685-1111 www.transunion.com

TransUnion, LLC
PO Box 2000
Chester, PA 19022-2000
1(800) 888-4213 www.transunion.com

TeleCheck Consumer Service Office
PMB 4513
Houston, TX 77210-4513
1(800) 366-2425 www.telecheck.com

FACTA Central Source
Disclosure of credit file website:
www.annualcreditreport.com
1(877) 322-8228