

FAIR CREDIT REPORTING ACT DISCLOSURE STATEMENT

PLEASE TAKE NOTICE THAT RUSS PROPERTY MANAGEMENT CORP. **WILL OBTAIN A CONSUMER REPORT ON YOU FOR TENANT SCREENING PURPOSES.**

RUSS PROPERTY MANAGEMENT CORP. as well as any of its subsidiaries or affiliates (collectively referred to herein as “the Company”), may obtain a consumer report on you for tenant screening purposes.

A consumer report under the Fair Credit Reporting Act (“FCRA”) is the communication of any information by a consumer reporting agency bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used in establishing the consumer’s eligibility for leasing rental property.



Background Check Disclosure and Authorization

California Applicants: Disclosure of Background Investigation

Please take notice that an investigative consumer report may be obtained on you for tenant screening purposes. This report may include information on your character, general reputation, personal characteristics, and mode of living. Your consumer report may include information such as, but not limited to credit history, income verification, rental history, prior address history, eviction history, criminal history, social security verifications, education history, driving history, and employment history. The results of this report may be used as a factor in making leasing decisions. The report, if any, will be procured from Apartment Owners Association of California, Inc (AOA), located at 6445 Sepulveda Blvd Van Nuys, CA 91411, with a toll-free telephone number of (800) 363-5296. For information on AOA's privacy practices, please see <https://aoausa.com/privacy-policy/>. *AOA generates reports from the following sources:*

Dispute Resolution Contact Information			
Company	Phone #	Website	Address
Transunion	(800) 883-4213	www.transunion.com	P.O. Box 1000 Chester, PA 19022
Experian	(800) 493-1058	www.experian.com	P.O. Box 2104 Allen TX 75002
Equifax (Single County)	(800) 685-5000	https://www.myequifax.com/	P.O. Box 740256 Atlanta, GA 30374
CIC (Previous Address History, Eviction #1, Instant Criminal Reports)	(888) 316-4242	cicreports.com	3700 Crestwood Pkwy Suite #300 Duluth, GA 30096
Microbilt (Eviction #2)	(800) 884-2733	https://www.microbilt.com/	P.O. Box 440693 Kennesaw, GA 30160
NetCheck Investigations	(888) 638-2432	https://netcheckpi.com/	601 S. Glenoaks Blvd. Suite #409 Burbank, CA 91502

Pursuant to § 1786.22 of the California Civil Code, you are entitled to find out what is in the investigative consumer reporting agency's ("ICRA") file on you with proper identification, as follows:

- You may view the file maintained on you by AOA during normal business hours and on reasonable notice. You may also make a visual inspection of the file on you by appearing in person at AOA's offices. You may request a copy of the information in person. The ICRA may not charge you more than the costs of duplication for providing you with a copy of your file.
- In addition, you may obtain a copy of your file by certified mail if you submit a written request for copies to be sent to a specific addressee. ICRAs complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRAs.
- Further, you may also receive a summary of the file by telephone after providing a written request and proper identification for telephone disclosure, if the charge for the telephone call is prepaid by you or charged directly to you.



“Proper Identification” refers to information generally sufficient to identify you, including documents such as a valid driver’s license, social security account number, military identification card, or credit cards. AOA may require additional information concerning your employment and personal or family history to verify your identity if you are unable to reasonably identify yourself with the information above.

AOA has trained personnel available to explain your file to you, including coded information, and will provide a written explanation of any coded information contained in your file.

If you appear in person, you may be accompanied by one other person of your choosing, who shall furnish reasonable identification. AOA may require you to furnish a written statement granting it permission to discuss your file in that person’s presence.

Authorization

By signing below, I agree that I have carefully read the Federal Fair Credit Reporting Act Disclosure Statement, the Investigative Consumer Report Disclosure Statement, and the State Law Disclosures (if applicable) and I consent to Russ Property Management Corp., as well as any of its subsidiaries or affiliates (collectively referred to herein as “the Company”), obtaining a consumer report and an investigative consumer report for tenant screening purposes. I also acknowledge that, to the extent RUSS PROPERTY MANAGEMENT CORP. contracts with me, this authorization shall remain in effect throughout my contract period, with no need to request a subsequent authorization, where permitted by law.



FCRA SUMMARY OF CONSUMER RIGHTS

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

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 FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

- **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.consumerfinance.gov/learnmore 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.consumerfinance.gov/learnmore 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.consumerfinance.gov/learnmore.
- **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.
- 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. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW 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 P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office



TYPE OF BUSINESS:	CONTACT:
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	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 NW Washington, DC 20580 (877) 382-4357

