

Monolith Properties

Sierra Springs Village
39737 Rd 274
Bass Lake, CA 93604
(559) 642-2313

Application Checklist

Before submitting your application, please make sure you have **ALL** the requested items on this checklist. Applications will not be accepted until all items have been received. **ALL** the forms are needed for everyone 18 and older. Contact the park manager with any questions.

- ☐ The application must be filled out completely
 - ☐ Residency Application Criteria
 - ☐ Application for Residency
 - ☐ Consent to Obtain Consumer Credit Report
 - ☐ Privacy Statement
 - ☐ Notice of Rights and Responsibilities
 - ☐ Mobilehome Park Rental Agreement Disclosure
 - ☐ Information for Prospective Homeowner
 - ☐ Prospective Resident Receipt for Financial Report Fee
 - ☐ Notice of Zoning
- ☐ Proof of Verifiable Income
 - ☐ Last 3 - 6 months paystubs (if applicable)
 - ☐ Award Letters (if applicable)
 - ☐ Annuity, Pension, Etc. (if applicable)
 - ☐ W-2
- ☐ Copy of Driver's License/Identification
- ☐ \$25.00 Application Processing Fee
 - Check, Cashier's Check, or Money Order (**NO CASH**)
- ☐ Copy of Park Rules and Regulations given
- ☐ Copy of Summary of your Rights Under Fair Credit Reporting Act given

Sierra Springs Village

Residency Application Criteria

Criteria for residency include the following, at minimum:

Gross Income (minimum, as multiple of rent)	3.0
Evictions (none within XX years)	5
Foreclosures (none within XX years)	1
Property Debt / owed rent	\$500
Credit – max amount of delinquent accounts (excluding medical)	\$4,000
Max utility delinquencies (gas, electric, water only)	\$250
Bankruptcies (time minimum since last)	24 months

Please contact park management with any questions.

Sierra Springs Village

39737 Road 274

Bass Lake, CA 93604

(559) 642-2313

sierrasprings@monolithparks.com

Space # _____



**Western
Manufactured Housing Communities
Association**

APPLICATION FOR RESIDENCY

(Each person desiring residency must complete a separate application.)

IN _____ **Sierra Springs Village** _____
(Community Name)

Personal

Name of Person Making Application: _____

Phone Number: _____

Date (of application): _____

Present Address: _____

City State Zip

Social Security Number: _____ Driver's License Number: _____

Email: _____ Date of birth: _____

Name(s) of Other Person(s) Who Will Be Occupying Homesite: _____

Relationship(s): _____

Social Security Number(s): _____

Driver's License Number(s) _____

Previous Residency

Present Landlord or Mortgage Co.: _____ Yrs. _____

Address: _____ Phone: _____

(City) (State) (Zip)

Monthly Rent or Mortgage Payment: _____

Prior Landlord or Mortgage Co.: _____ Yrs. _____

Address: _____ Phone: _____

(City) (State) (Zip)

Monthly Rent or Mortgage Payment: _____

Have you ever been asked to terminate your residency elsewhere or have you ever been evicted? ☐ Yes ☐ No

If yes, please explain: _____

Have you ever lived in a mobilehome park before? ☐ Yes ☐ No

If yes, please explain: _____

Address: _____

Dates of Residency: _____

Amount of Last Rent: _____



APPLICATION FOR RESIDENCY

Page 2

Vehicles

Number of Automobile(s): _____ Boat(s): _____ Other _____

We must have complete descriptions of all vehicles:

Make: _____ Model: _____ Year: _____ License No.: _____ State: _____

Financed By: _____ Address: _____ Phone: _____

Make: _____ Model: _____ Year: _____ License No.: _____ State: _____

Financed By: _____ Address: _____ Phone: _____

Make: _____ Model: _____ Year: _____ License No.: _____ State: _____

Financed By: _____ Address: _____ Phone: _____

Employment

Employer: _____ Phone: _____

Address: _____ City: _____ State/ZIP: _____

Position: _____ Gross Monthly Salary: \$ _____

Immediate Supervisor: _____ Length of Employment: Yrs. _____ Mos. _____

If not employed, please provide source and amount of means of financial support:

Length of time receiving income: _____

Financial

Name of Bank: _____ City: _____ Acct. No.: _____

☐ Checking ☐ Savings ☐ Loan

Name of Bank: _____ City: _____ Acct. No.: _____

☐ Checking ☐ Savings ☐ Loan

Credit Card: _____ Acct. No.: _____ How Long: _____

Credit Card: _____ Acct. No.: _____ How Long: _____

Credit Card: _____ Acct. No.: _____ How Long: _____

Net Worth (from back page): _____ 0.00

References

Business: Name: _____ City: _____ Phone: _____

Name: _____ City: _____ Phone: _____

Personal: Name: _____ City: _____ Phone: _____

Name: _____ City: _____ Phone: _____



APPLICATION FOR RESIDENCY

Page 3

Emergency

Person(s) to notify in case of an emergency (other than co-resident):

Name: _____ Relationship: _____

Address: _____ City: _____

State/ZIP: _____ Phone Number: _____

Approved Animals

If you have dogs and/or cats, please provide the following information:

Name	Age	Type	Color/Description	Height	Weight
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Home or Recreational Vehicle to Occupy Homesite

Make/Model: _____ Net Size: _____ Length: _____ Width: _____ Height: _____

Year: _____ Breaker Size: _____ amps. License or Decal No.: _____

Serial No.: _____ Value: _____

Financed by: _____

Current Location: _____

Legal Owner Name/Address: _____

Registered Owner Name/Address: _____

Junior Lienholder Name/Address (if any): _____

The following paragraph should be completed by management and initialed by the prospective resident in the event the park has established minimum age requirements. If there are no age requirements for occupancy, the paragraph should be crossed out.

The undersigned understands and acknowledges that this Park is a “housing for older persons” park with a minimum age requirement of 55 years of age or older for at least one resident and a minimum age requirement of 18 years of age or older for all other residents. The undersigned hereby represents that the person(s) making application to reside in the park meet the age requirement.

The undersigned requests the management to check the above credit references and representations. The undersigned acknowledges that in the event a rental agreement is executed by both the management and the undersigned, it is subject to approval by the management of the undersigned’s mobilehome or recreational vehicle as provided in the Rental Agreement.

The undersigned represents and warrants that the above information is true and correct and has been made for the purpose of informing the management of the park. The management has permission to verify any and all information offered on this application. In the event of any misrepresentation by applicant, management will have grounds to cancel any agreement entered in reliance upon the misrepresentation.



APPLICATION FOR RESIDENCY

Page 4

The undersigned understands that in the event that any of the above information cannot be verified by the management of the Park, the management of the Park has the right to deny the application. The undersigned further understands that Prospective Resident(s) shall have no rights of tenancy until a Rental Agreement has been signed by the Park management and the prospective resident(s).

APPLICANT _____

DATE _____

NET WORTH STATEMENT

ASSETS		IN DOLLARS	LIABILITIES		AMOUNT
	Bank Office Name & No.	(Omit Cents)		Bank Office Name & No.	(Omit Cents)
CASH			NOTES PAYABLE TO BANKS		
STOCKS AND BONDS			OTHER NOTES & ACCOUNTS PAYABLE	Mobilehome Loans	
				Sales Contracts	
				Loans of Life Ins. Policies	
NOTES RECEIVABLE (COLLECTIBLE)	Relatives & Friends		TAXES PAYABLE	Current Yr's Income Taxes Unpaid	
	Trust Deeds & Mortgages			Prior Yr's Income Taxes Unpaid	
	Other			Property Taxes Unpaid	
REAL ESTATE	Improved		OTHER LIABILITIES	Unpaid Interest	
	Unimproved				
	Leasehold Interest Owned			Total Liabilities	0.00
LIFE INSURANCE	Cash Surrender Value		NET WORTH CALCULATION	TOTAL ASSETS	0.00
OTHER PERSONAL PROPERTY	Vehicles			TOTAL LIABILITIES	0.00
	Other			NET WORTH	0.00
	TOTAL ASSETS	0.00			





Western
Manufactured Housing Communities
Association

CONSENT TO OBTAIN CONSUMER CREDIT REPORT

The undersigned hereby authorizes Ulaia * Kale to obtain a credit report
(Name of park)
based upon the information provided in the undersigned's *Application for Tenancy*, and to share any necessary
personal information from the undersigned's application documents with any credit reporting agency or their
affiliates.

SO AGREED:

Dated: _____ (Applicant)

Dated: _____ (Applicant)

Dated: _____ (Applicant)



PRIVACY STATEMENT FORM



Western
Manufactured Housing Communities
Association

At

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(Name of Community)

we are committed to safeguarding all nonpublic personal information that we may collect during the application process or at any time during your tenancy. We use this information initially for the sole purpose of evaluating your application for residency. Occasionally we use nonpublic personal information in order to collect a debt, for example, when a resident fails to pay the rent.

We collect nonpublic personal information about you from the following sources:

Information we receive directly from you, on forms, and in other communications to or with us, whether in writing, in person, by telephone or any other means.

Information we receive from other sources such as current and former landlords, current employers credit reporting agencies and resident screening services.

The community values your privacy and does not disclose nonpublic personal information to anyone, except as permitted or required by law, or as reasonably necessary in order to establish your identity when communicating with others as discussed above.

We restrict access to nonpublic personal information about you to only those persons who need to know that information in order to perform their job duties. Further, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

The undersigned Resident, or prospective Resident, hereby acknowledges receipt of a copy of this notice.

DATED: _____

DATED: _____





NOTICE OF RIGHTS AND RESPONSIBILITIES

IMPORTANT NOTICE TO ALL MANUFACTURED HOME/MOBILEHOME OWNERS: CALIFORNIA LAW REQUIRES THAT YOU BE MADE AWARE OF THE FOLLOWING:

The Mobilehome Residency Law (MRL), found in Section 798 et seq. of the Civil Code, establishes the rights and responsibilities of homeowners and park management. The MRL is deemed a part of the terms of any park rental agreement or lease. This notice is intended to provide you with a general awareness of selected parts of the MRL and other important laws. It does not serve as a legal explanation or interpretation. For authoritative information, you must read and understand the laws. These laws change from time to time. In any year in which the law has changed, you may obtain one copy of the full text of the law from management at no charge. This notice is required by Civil Code Section 798.15(i) and the information provided may not be current.

Homeowners and park management have certain rights and responsibilities under the MRL. These include, but are not limited to:

1. Management must give a homeowner written notice of any increase in the rent at least 90 days before the date of the increase. (Civil Code Section 798.30)
2. No rental or sales agreement may contain a provision by which a purchaser or a homeowner waives any of their rights under the MRL. (Civil Code Sections 798.19, 798.77)
3. Management may not terminate or refuse to renew a homeowner's tenancy except for one or more of the authorized reasons set forth in the MRL. (Civil Code Sections 798.55, 798.56) Homeowners must pay rent, utility charges, and reasonable incidental service charges in a timely manner. Failure to comply could be grounds for eviction from the park. (Civil Code Section 798.56)
4. Homeowners, residents, and their guests must comply with the rental agreement or lease, including the reasonable rules and regulations of the park and all applicable local ordinances and state laws and regulations relating to mobilehomes. Failure to comply could be grounds for eviction from the park. (Civil Code Section 798.56)
5. Homeowners have a right to peacefully assemble and freely communicate with respect to mobilehome living and for social or educational purposes. Homeowners have a right to meet in the park, at reasonable hours and in a reasonable manner, for any lawful purpose. Homeowners may not be charged a cleaning deposit in order to use the park clubhouse for meetings of resident organizations or for other lawful purposes, such as to hear from political candidates, so long as a homeowner of the park is hosting the meeting and all park residents are allowed to attend. Homeowners may not be required to obtain liability insurance in order to use common facilities unless alcohol is served. (Civil Code Sections 798.50, 798.51)
6. If a home complies with certain standards, the homeowner is entitled to sell it in place in the park. If you sell your home, you are required to provide a manufactured home and mobilehome transfer disclosure statement to the buyer prior to sale. (Civil Code Section 1102.6d) When a home is sold, the owner is required to transfer the title to the buyer. The sale of the home is not complete until you receive the title from the seller. It is the responsibility of the buyer to also file paperwork with the Department of Housing and Community Development to register the home in the buyer's name. (Civil Code Sections 798.70-798.74)
7. Management has the right to enter the space upon which a mobilehome is situated for maintenance of utilities, trees, and driveways; for inspection and maintenance of the space in accordance with the rules and regulations of the park when the homeowner or resident fails to maintain the space; and for protection and maintenance of the mobilehome park at any reasonable time, but not in a manner or at a time that would interfere with the resident's quiet enjoyment of the resident's home. (Civil Code Section 798.26)
8. A homeowner may not make any improvements or alterations to the homeowner's space or home without following the rules and regulations of the park and all applicable local ordinances and state laws and regulations, which may include obtaining a permit to construct, and, if required by park rules or the rental



agreement, without prior written approval of management. Failure to comply could be grounds for eviction from the park. (Civil Code Section 798.56)

9. In California, mobilehome owners must pay annual property tax to the county tax collector or an annual fee in lieu of taxes to the Department of Housing and Community Development (HCD). If you are unsure which to pay, contact HCD. Failure to pay taxes or in lieu fees can have serious consequences, including losing your home at a tax sale.
10. For more information on registration, titling, and taxes, contact: the Department of Housing and Community Development at www.hcd.ca.gov (800) 952-8356; your County Tax Collector; or call your local county government.
11. The Mobilehome Residency Law Protection Program (MRLPP), found in Section 18800 et seq. of the Health and Safety Code, protects and safeguards mobilehome homeowners and residents by affording them an additional avenue to enforce violations of the MRL. The Department of Housing and Community Development (HCD) administers the program by providing assistance in taking complaints and helping to resolve and coordinate the resolution of those complaints from homeowners and residents relating to the MRL. The HCD contracts with nonprofit legal service providers and refers complaints of alleged MRL violations to these legal service providers. The HCD may not arbitrate, mediate, negotiate, or provide legal advice in connection with mobilehome park rent disputes, lease or rental agreements, or disputes arising from lease or rental agreements, but may provide information on these issues to the complaining party, management, or other responsible party. The MRLPP is funded by an annual registration fee of \$10.00 for each permitted mobilehome lot, collected from management, which management may pass on and collect from the homeowner at the time of rent payment. The annual MRLPP registration fee must appear as a separate line item on the rent bill and be accompanied by a clear written description of the purposes of the charge, along with contact information for the HCD. For questions regarding the fee or the MRLPP, contact: the HCD at MHAssistance@hcd.ca.gov or by calling (800) 952-8356.





MOBILEHOME PARK RENTAL AGREEMENT DISCLOSURE

THIS DISCLOSURE STATEMENT CONCERNS THE MOBILEHOME PARK KNOWN AS Sierra Springs Village LOCATED AT
39737 Road 274 IN THE CITY OF Bass Lake COUNTY OF Madera, STATE OF CALIFORNIA.
park address park name

THIS STATEMENT IS A DISCLOSURE OF THE CONDITION OF THE PARK AND PARK COMMON AREAS AS OF _____ IN COMPLIANCE WITH
SECTION 798.75.5 OF THE CIVIL CODE. date
IT IS NOT A WARRANTY OF ANY KIND BY THE MOBILEHOME PARK OWNER OR PARK MANAGEMENT AND IS NOT A SUBSTITUTE FOR ANY INSPECTION BY THE
PROSPECTIVE HOMEOWNER/LESSEE OF THE SPACE TO BE RENTED OR LEASED OR OF THE PARK, INCLUDING ALL COMMON AREAS REFERENCED IN THIS
STATEMENT. THIS STATEMENT DOES NOT CREATE ANY NEW DUTY OR NEW LIABILITY ON THE PART OF THE MOBILEHOME PARK OWNER OR MOBILEHOME
PARK MANAGEMENT OR AFFECT ANY DUTIES THAT MAY HAVE EXISTED PRIOR TO THE ENACTMENT OF SECTION 798.75.5 OF THE CIVIL CODE, OTHER THAN
THE DUTY TO DISCLOSE THE INFORMATION REQUIRED BY THE STATEMENT.

Are you (the mobilehome park owner/mobilehome park manager) aware of any of the following:

A. Park or common area facilities	B. Does the park contain this facility?		C. Is the facility in operation?		D. Does the facility have any known substantial defects?		E. Are there any uncorrected park citations or notices of abatement relating to the facilities issued by a public agency?		F. Is there any substantial, uncorrected damage to the facility from fire, flood, earthquake, or landslides?		G. Are there any pending lawsuits by or against the park affecting the facilities or alleging defects in the facilities?		H. Is there any encroachment, easement, non-conforming use, or violation of setback requirements regarding this park's common area facility?	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Clubhouse		X		X		X		X		X		X		X
Walkways		X		X		X		X		X		X		X
Streets, roads and access	X		X			X		X		X		X		X
Electric utility system	X		X			X		X		X		X		X
Water utility system	X		X			X		X		X		X		X
Gas utility system	X		X			X		X		X		X		X
Common area lighting system	X		X			X		X		X		X		X
Septic or sewer system	X		X			X		X		X		X		X
Playground		X		X		X		X		X		X		X
RV storage		X		X		X		X		X		X		X
Parking areas	X		X			X		X		X		X		X
Swimming pool		X		X		X		X		X		X		X
Spa pool		X		X		X		X		X		X		X
Laundry		X		X		X		X		X		X		X
Other common area facilities*		X		X		X		X		X		X		X

*If there are other important park or common area facilities, please specify (attach additional sheets if necessary):

N/A

If any item in C is checked "no", or any item in D, E, F, G, or H is checked "yes", please explain (attach additional sheets if necessary):

Any item checked "no" is a facility that the park does not have

The mobilehome park owner/park manager states that the information herein has been delivered to the prospective homeowner/lessee a minimum of three days prior to execution of a rental agreement and is true and correct to the best of the park owner/park manager's knowledge as of the date signed by the park owner/manager.

Park Owner/Manager:

By: _____ Date: _____
print name signature

I/WE ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THE PARK OWNER/MANAGER STATEMENT.

Prospective Homeowner

Lessee: _____ Park Owner/Manager: _____, Title: _____

Date: _____

Prospective Homeowner

Lessee: _____ Park Owner/Manager: _____, Title: _____

Date: _____





INFORMATION FOR PROSPECTIVE HOMEOWNERS

As a prospective homeowner you are being provided with certain information you should know prior to applying for tenancy in a mobilehome park. This is not meant to be a complete list of information.

Owning a home in a mobilehome park incorporates the dual role of "homeowner" (the owner of the home) and park resident or tenant (also called a "homeowner" in the Mobilehome Residency Law). As a homeowner under the Mobilehome Residency Law, you will be responsible for paying the amount necessary to rent the space for your home, in addition to other fees and charges described below. You must also follow certain rules and regulations to reside in the park.

If you are approved for tenancy, and your tenancy commences within the next 30 days, your beginning monthly rent will be \$745.00 (must be completed by the management) for space number _____ (must be completed by the management). Additional information regarding future rent or fee increases may also be provided.

In addition to the monthly rent, you will be obligated to pay to the park the following additional fees and charges listed below. Other fees or charges may apply depending upon your specific requests. Metered utility charges are based on use.

Water - Based on Bass Lake Water Company rates and usage; Sewer - Based on Madera County CSA 2A rates

Trash - Based on Emadco Disposal rates - share of total cost and/or individual can(s); Electric - Based on PG&E rates and usage

(Management shall describe the fee or charge and a good faith estimate of each fee or charge.)

Some spaces are governed by an ordinance, rule, regulation, or initiative measure that limits or restricts rents in mobilehome parks. These laws are commonly known as "rent control." Prospective purchasers who do not occupy the mobilehome as their principal residence may be subject to rent levels which are not governed by these laws. (Civil Code Section 798.21) Long-term leases specify rent increases during the term of the lease. By signing a rental agreement or lease for a term of more than one year, you may be removing your rental space from a local rent control ordinance during the term, or any extension, of the lease if a local rent control ordinance is in effect for the area in which the space is located.

A fully executed lease or rental agreement, or a statement signed by the park's management and by you stating that you and the management have agreed to the terms and conditions of a rental agreement, is required to complete the sale or escrow process of the home. You have no rights to tenancy without a properly executed lease or agreement or that statement. (Civil Code Section 798.75)

If the management collects a fee or charge from you in order to obtain a financial report or credit rating, the full amount of the fee or charge will be either credited toward your first month's rent or, if you are rejected for any reason, refunded to you. However, if you are approved by management, but, for whatever reason, you elect not to purchase the mobilehome, the management may retain the fee to defray its administrative costs. (Civil Code Section 798.74)

We encourage you to request from management a copy of the lease or rental agreement, the park's rules and regulations, and a copy of the Mobilehome Residency Law. Upon request, park management will provide you a copy of each document. We urge you to read these documents before making the decision that you want to become a mobilehome park resident.

Dated: _____

Acknowledge Receipt by Prospective Homeowner(s): _____

Signature of Park Manager: _____



PROSPECTIVE RESIDENT RECEIPT FOR FINANCIAL REPORT FEE



Western
Manufactured Housing Communities
Association

Sierra Springs Village

(Park Name)

The above Park has received the amount of \$_____ from _____

(Prospective Purchaser/Resident)

in order for Management to obtain a financial report or credit rating for the prospective Resident regarding the rental or lease of a homesite/space located at: 39737 Road 274 Bass Lake, CA 93604 Space #_____.

(Address/Space #)

The prospective Resident understands that in the event he and/or she is accepted as a Resident, the full amount of this fee or charge shall be credited toward payment of the first month's rent for that Resident. Further, it is understood that in the event the prospective Resident is rejected by Management, Management shall refund to the prospective Resident the full amount of the above fee or charge within 30 days from the date of rejection. Finally, it is understood that if the prospective Resident is approved by Management but, for whatever reason, elects not to purchase the mobilehome, Management may retain the fee, or \$_____, to defray its administrative costs.

(Amount to be retained)

DATED: _____

(Applicant #1)

DATED: _____

(Applicant #2)

DATED: _____

(Park Management)





NOTICE OF ZONING OR USE PERMIT LEASE OF PARK

Sierra Springs Village

(Park Name)

39737 Road 274

(Address)

Bass Lake, CA 93604

(City, State, ZIP)

Pursuant to the requirements of California Civil Code, Section 798.27:

1. The nature of the zoning or use permit under which the above Park operates is as follows:

Madera County RMS (Residential, Mountain, Single Family District) Zoning and Associated Use permit

2. The date of expiration or renewal of any conditional use permit or other permits required to operate the above Park, which are subject to expiration or renewal, is as follows:

California HCD Permit to Operate is due for renewal each October

3. The duration of any lease of the above Park, or any portion thereof, in which the Management is a lessee, is as follows:

N/A

The undersigned Resident, or prospective Resident, hereby acknowledges receipt of a copy of this notice.

DATED: _____

DATED: _____

DATED: _____



Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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 N.W., 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 1-888-5-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. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>