



CONSUMER CONSENT AND AUTHORIZATION

By checking the box immediately following this Authorization, I am hereby providing "written instructions" under Section 604(a) (2) of the Fair Credit Reporting Act (15 U.S.C. §1681 et. seq.) to Credit Infonet, Inc., a reseller wholly owned by Stretto, Inc. and doing business as both Stretto and Stretto Due Diligence Solutions (hereinafter, "STRETTO"), to obtain my personal credit profile, banking data and payroll data from Equifax, Experian and/or Transunion ("CREDIT PROFILE") and provide the same to the bankruptcy attorney, trustee or law firm identified below (the "END USER") who is preparing and verifying my bankruptcy case pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

END USER'S Name and Account Number: \_\_\_\_\_.

I acknowledge that I have received the following TERMS, CONDITIONS, NOTICES AND DISCLOSURES regarding my rights under the Fair Credit Reporting Act ("FCRA") and other Federal and State Laws.

I specifically authorize STRETTO to take the following actions regarding my CREDIT PROFILE:

- 1. Access my CREDIT PROFILE one time on the date the END USER orders a STRETTO Credit Report or Financial Report product (each a "REPORT") under this authorization in order to confirm my identity and avoid fraudulent transactions in my name; and
2. Access my CREDIT PROFILE no more than two (2) times prior to my bankruptcy filing and during the 180 days following the date of this authorization to compile, refresh, merge, and format the credit data and data elements into one or two REPORT(S); provide a copy of the REPORT(S) to the END USER via STRETTO's Internet portal or other secure electronic means; make data elements of the REPORT(S) available for electronic import into the END USER'S bankruptcy forms preparation software program or automated bankruptcy filing system; and provide a copy of the REPORT(S) to me via electronic posting to my secure MyHorizon@ account.

I AUTHORIZE STRETTO TO ACCESS MY CREDIT PROFILE AND PROVIDE COPIES OF THE SAME TO THE END USER AS DESCRIBED IN THIS CONSENT. I UNDERSTAND THAT THIS AUTHORIZATION WILL BE EFFECTIVE FOR ONE HUNDRED AND EIGHTY (180) DAYS FROM THE LATEST DATE INDICATED BELOW UNLESS I RESCIND MY AUTHORIZATION BY CALLING 866-218-1003 (TOLL-FREE) OR EMAILING CINCONSUMERSUPPORT@STRETTO.COM.

TERMS, CONDITIONS, NOTICES AND DISCLOSURES: •You have requested that Credit Infonet, Inc., a reseller wholly owned by Stretto, Inc. and doing business as Stretto and Stretto Due Diligence Solutions (hereinafter, "STRETTO"), obtain your Credit Profile from Equifax, Experian and/or TransUnion and provide it to your bankruptcy attorney (the "END USER"). Credit Infonet, Inc. is located at 410 Exchange, STE 100, Irvine, CA 92602 and can be contacted by calling 866-218-1003 (toll free) or emailing cinconsumersupport@stretto.com. •You understand that the authorization you've provided to STRETTO will be effective for one hundred and eighty (180) days unless you rescind your authorization by calling 866-218-1003 (toll-free) or emailing cinconsumersupport@stretto.com. •You specifically authorize Equifax, Experian and Transunion to provide the END USER with all medical information that may be contained within your consumer credit file. •You agree that you have provided photo identification to the END USER so that he/she can verify your identity. •You acknowledge that STRETTO's Credit Report and Financial Report products (the "REPORTS") are provided "AS IS" and that STRETTO makes no representation or warranty, express or implied, with respect to the accuracy, validity, or completeness of the REPORTS, or to their fitness for any particular purposes. •You hereby release STRETTO and STRETTO's parent, sister, and affiliated companies; successors and assigns; and its and their directors, officers, agents, employees, and independent contractors (collectively, "STRETTO's Affiliates") from liability for any negligence in connection with the preparation of the REPORTS; and from any losses, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by you resulting directly or indirectly from the inaccuracy, invalidity, incompleteness, delivery, or non-delivery of REPORT(S) or any portion or data element thereof. •You acknowledge that when creating the REPORTS, STRETTO may access your Credit Profile as maintained by Equifax, Experian, and TransUnion; any one of these credit bureaus; or any combination of two or more of these credit bureaus (the "CREDIT PROFILE"). •You understand that any time STRETTO obtains your CREDIT PROFILE from one or more of these credit bureaus, a "soft inquiry" will be placed on your credit record. •You acknowledge that not all of the data contained in your CREDIT PROFILE will appear on the REPORTS. •You specifically acknowledge that none of the REPORTS will contain any calculation of or data on your current credit score. •You agree that if one or more provisions of this document are held for any reason to be invalid, illegal, or



unenforceable, the remaining provisions of this document will be unaffected, and this document will be construed as if such provision(s) had not been contained herein.

**NOTICE:** The Fair Credit Reporting Act ("FCRA", codified at 15 U.S.C. §1681 et. seq.) places no restrictions on how a consumer may utilize or share his/her own credit report that is ordered at his/her written instructions. In additions, the FCRA provides that anyone who knowingly and willfully obtains information under false pretenses shall be fined under Title 18, or imprisoned for not more than one year, or both.

**Disclosures from STRETTO and Experian:** The Fair Credit Reporting Act allows you to obtain a disclosure from every credit reporting agency of the nature and substance of all information in your file at the time of the request. Full disclosure of information in your file at Experian must be obtained directly from Experian by calling 888-397-3742 or logging on to [www.experian.com/consumer](http://www.experian.com/consumer). The credit report you are requesting from STRETTO is not intended to constitute the disclosure of Experian information required by the Fair Credit Reporting Act or similar state laws. You are entitled to receive a disclosure directly from the consumer reporting agency free of charge under the following circumstances: **a.** You have been denied credit, insurance or employment within the past sixty (60) days as a result of your credit report; **b.** You certify in writing that you are unemployed and intend to apply for employment in the 60-day period beginning on the date on which you made the certification; **c.** You are a recipient of public welfare assistance; **d.** You have reason to believe that your file at the agency contains inaccurate information due to fraud; and **e.** annually at [www.annualcreditreport.com](http://www.annualcreditreport.com). Otherwise, the consumer reporting agency may impose a reasonable charge for the disclosure. The Fair Credit Reporting Act permits you to dispute inaccurate or incomplete information in your credit file. You understand that accurate information cannot be changed. You do not have to purchase your credit report or other information from STRETTO to dispute inaccurate or incomplete information in your Experian file or to receive a copy of your Experian consumer credit report. Experian's National Consumer Assistance Center provides a proprietary consumer disclosure that is different from the consumer credit report provided by STRETTO. The disclosure report must be obtained directly from Experian. Consumers residing in the States of Colorado, Massachusetts, Maryland, New Jersey, and Vermont may receive a free copy of their consumer credit report once per year and residents of the State of Georgia may receive two copies per year. Fraud Alerts are available to any eligible consumers—free of charge—from a national consumer reporting agency.

**State Law Notices.** You may be entitled to additional fair credit reporting rights under State Law. You may visit [www.stretto.com/legal-policies](http://www.stretto.com/legal-policies) for a listing of States' Notices of Consumers' Rights.

**Federal FCRA Notice.** Para información en español, visite [www.consumerfinance.gov/learnmore](http://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 the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://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; and/or
  - 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](http://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](http://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](http://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.

● 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](http://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:

1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552; b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: Federal Trade Commission: Consumer Response Center – FCRA, 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: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050; 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: Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480; c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106; d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 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 Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation 395 E Street, S.W., Washington, DC 20423.

5. Creditors Subject to 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, SW, 8<sup>th</sup> Floor, 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: FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.

**TO DISPUTE INFORMATION APPEARING IN YOUR REPORT:** Send the following information by email to [cinconsumersupport@stretto.com](mailto:cinconsumersupport@stretto.com) or by postal mail to **STRETTO, ATTN: Consumer Disputes, 410 Exchange, STE 100, Irvine, CA 92602**: **1.** Your complete name, address, and telephone number. **2.** The “Report Number” and “Reported Date” located at the top right corner of the first page of the credit report. **3.** The name and account number for any creditor whose data you are disputing. Explain why you feel the creditor’s information is incorrect. **4.** A request that the information you are disputing be removed or corrected. **5.** Copies (not originals) of any documents that support your position. Within 5 days of receiving your dispute, STRETTO will investigate the dispute and will notify all of the three nationwide credit reporting agencies (Experian, TransUnion and Equifax) that are reporting the disputed information. The credit reporting agencies have 30 days in which to investigate your dispute and send their investigation results to STRETTO. STRETTO will mail you a copy of each credit reporting agencies’ investigation results within 1 business day of receiving the same from the agencies.