

HOMEOWNERSHIP PROGRAM CONSUMER REPORT AUTHORIZATIONS

Instructions:

Complete **one** form for **each** Applicant and Co-Applicant and upload to your Application Portal. Payment for additional Consumer Reports may be required as part of the application process.

I am the (choose one): ☐ Applicant ☐ Co-Applicant

First Name: _____ Middle Name: _____

Last Name: _____

Other Names Used (maiden name, etc.): _____ Years Used: _____

Social Security #: _____ Date of Birth (MM/DD/YYYY): ____ / ____ / ____

Primary Phone #: _____ Primary Email Address: _____

Current Address: _____ City/State/Zip: _____

Dates lived here: _____ Current Landlord: _____

Landlord Phone #: _____ Landlord Email: _____

Landlord Address: _____ City/State/Zip: _____

If you don't have a current landlord, please explain: _____

Contact Name to confirm your current living situation (if no landlord): _____

Contact Relationship: _____ Phone #: _____

Employer Status: ☐ Current ☐ Previous ☐ Self-Employed ☐ Unemployed

Employer/Company Name: _____ Title: _____

Address: _____ City/State/Zip: _____

Employment Contact Name: _____ Relationship: _____

Phone #: _____ Email Address: _____

DISCLOSURE

Please Read Carefully Before Signing the Authorization

In considering you for the homeownership program, **San Gabriel Valley Habitat for Humanity** ("SGV Habitat") may request and rely upon one or more consumer reports or investigative consumer reports about you that we obtain from consumer reporting agencies.

For explanation purposes:

- A "consumer report" is a written, oral, or other communication of any information by a consumer reporting agency bearing on your creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in making an employment-related decision about you. Such information may include, for example, credit information, criminal history reports, or driving records; and
- An "investigative consumer report" is a consumer report in which information on your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your prior employers, neighbors, friends, or associates, or with others who may have knowledge concerning any such items of information. In the event an investigative consumer report is requested about you, you are entitled to additional disclosures regarding the nature and scope of the investigation requested, as well as a written summary of your rights under the Fair Credit Reporting Act ("FCRA").

Under the FCRA, before SGV Habitat can obtain a consumer report or investigative consumer report about you for homeownership selection purposes, we must have your written authorization. Before we take adverse action on the basis, in whole or in part, of information in that report, you will be provided a copy of that report, the name, address, and telephone number of the consumer reporting agency, and a summary of your rights under the FCRA.

AUTHORIZATION

I have read and understand the foregoing disclosure, and authorize **San Gabriel Valley Habitat for Humanity** ("SGV Habitat") to obtain and rely upon consumer reports or investigative consumer reports concerning me. I understand that SGV Habitat will use consumer reporting agencies to pull my credit report and perform background, employment, and residency verifications. By my signature below, I authorize SGV Habitat to obtain any such reports and to share the information received with any person involved in their decision about me.

I also agree that this Disclosure and Authorization in original, faxed, photocopied, or electronic form will be valid for **any** consumer reports or investigative consumer reports that may be requested about me by or on behalf of SGV Habitat.

Printed Name

Applicant Signature

Date

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

A Summary of Your Rights Under the Fair Credit Reporting Act (FCRA)

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 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 the 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 creditworthiness 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. For an explanation of dispute procedures, see www.consumerfinance.gov/learnmore.
- **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 (7) years old, or bankruptcies that are more than ten (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 is generally 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 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).
- **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 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 local consumer protection agency or your state Attorney General.