Phone (888) 333-2413 | Fax (800) 204-9871
Consumer@SafeRentSolutions.com
P.O. Box 3890, Coppell, TX 75019

# Dispute Request Instructions

## REQUESTING A DISPUTE

1. To help expedite your Dispute request, you can complete, and sign the attached "Dispute Request" form, with legible print in blue or black ink.
2. Note that per the Fair Credit Reporting Act, dispute reinvestigations may take up to 30 days to resolve from the time of the request.
3. Complete Section A - "Consumer Identifier Information."
4. Complete Section B- "Disputed Information." In this section, identify the area(s) of your consumer file that you believe to be inaccurate or incomplete. Provide the specific reason(s) for your disagreement regarding the information that appears in your file. Requests for dispute must be accompanied by supporting documentation - i.e. court documents, or letter from property/ landlord, receipts, correspondence, etc. You must be specific regarding the items and information that you are disputing.
5. Section F - "Authorization Release." Complete the *"To Be Completed by Consumer"* portion, in order for us to facilitate a dispute of the file information you are disputing. This gives us your permission to obtain information that may be needed to complete the dispute.
6. Please provide a temporary or current identification card (ID), driver's license, passport, or federal/military order. If your Identification has been expired longer than 30 days, please attach your Social Security card or Individual Taxpayer Identification card.
7. If your current address is different from the address on your government-issued identification card, please provide a legible copy of one of the following documents (acceptable documents must be dated within 60 days):
   - Utility Bill (Cell Phone, Landline, Cable, Electricity, Gas, or Internet)
   - Military Orders
   - Insurance Policy
   - Bank Statement
   - Lease Agreement
   - Paystub
8. Please send your completed form, along with the required identification by email to Consumer@SafeRentSolutions.com or by mail to:

   **SafeRent Solutions Consumer Support**
   **P.O. Box 3890**
   **Coppell, TX 75019**

For questions, please contact Consumer Support between the hours of 8am - 6pm (Central time) at (888) 333-2413.

## OBTAINING YOUR CREDIT FILE

Your credit bureau file is not maintained by SafeRent Solutions, LLC ("SRS"). To obtain a copy of your credit bureau report, or for information regarding your credit file, including trade-line accounts such as credit cards, utility bills and bankruptcy information, please contact the national credit reporting agencies (CRAs) listed below.

If a copy of your credit report was obtained through SRS in conjunction with your application for housing, we will provide you with a copy of the report that was obtained. 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 SRS, you may forward dispute requests to the SRS Consumer Support, which will in turn be forwarded to the appropriate credit bureau(s) for dispute.

Please do not submit credit bureau disputes to SRS which have already been initiated through the credit bureau(s). We can only assist with a credit dispute if your credit report was obtained through SafeRent Solutions on behalf of a SafeRent Solutions client.

To receive your credit file from a national CRA, you may do the following:

- Request a copy through the CRA's automated system via the toll-free phone numbers below.
- Submit your request in writing to the CRA via the addresses below. Prior to submitting your request, contact the CRA via the toll-free phone numbers below to obtain specific information that you should include with your written request.
- Request a copy through the agency's web site.
- Request a copy through www.annualcreditreport.com or by calling 1(877) 322-8228.

## CRA DISPUTE CONTACT INFORMATION:

### Experian

P.O. Box 4500
Allen, TX 75013
Telephone: the number listed on your Experian credit report
Online: experian.com/help/dispute-credit

### Equifax Information Services LLC

P.O. Box 740256
Atlanta, GA 30374-0256
Telephone: 1-888-378-4329
Online: equifax.com/personal/credit-report-services/credit-dispute

### TransUnion Consumer Solutions

P.O. Box 2000
Chester, PA 19016-2000
Telephone: 1-800-916-8800
Online: transunion.com/credit-disputes

### TeleCheck

Telephone: 1-800-366-2425
Online:
getassistance.telecheck.com/information-dispute

### Free Credit Reports – Annual Credit Report Request Service

P.O. Box 105281
Atlanta, GA 30348-5281
Telephone: 1-877-322-8228
Website: www.annualcreditreport.com

SafeRent SOLUTIONS

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# Dispute Request

*Please print legibly in blue or black ink. Refer to the Instructions for assistance.*

## Section A: Consumer Identifier Information

First Name: Middle Name: Last Name:

Suffix (Jr., Sr., III): Maiden or Other Names Used:

Date of Birth (MM/DD/YYYY): SSN or ITIN:

Current Street Address: Apt/Unit #:

City: State: Zip Code:

Phone: Email:

## Section B: Disputed Information

*Per the Fair Credit Reporting Act, we are allowed up to 30 days to complete the dispute, in most circumstances. However, most dispute requests are completed sooner.*

Check the item(s) you wish to dispute:

(a) ☐ Credit (Tradelines/Inquiries – *Note: If the dispute is due to Identity Theft, the bureau requires you to dispute this directly with them.*)

(b) ☐ Court Records on File (Criminal/Housing Court Data)

(c) ☐ Additional Address Information

(d) ☐ Verification of Income/Employment Report (*Note: If the Total Income under the Lease Information section is incorrect, you will need to update this directly with the property on your application.*)

**Please list the details of the item(s) you wish to dispute below:**

1. Case Number/Account Name/Address:
   a. Case or Account Date/Residency Dates:
   b. Reason for Dispute:
2. Case Number/Account Name/Address:
   a. Case or Account Date/Residency Dates:
   b. Reason for Dispute:
3. Case Number/Account Name/Address:
   a. Case or Account Date/Residency Dates:
   b. Reason for Dispute:

4. Case Number/Account Name/Address:
   a. Case or Account Date/Residency Dates:
   b. Reason for Dispute:
5. Case Number/Account Name/Address:
   a. Case or Account Date/Residency Dates:
   b. Reason for Dispute:

Provide any additional information for the item(s) that you are disputing below:

## Section C: Consumer Preferred Method of Delivery

☐ I wish to receive the results of my dispute via the Email Address listed on my Dispute Request form.

☐ I wish to receive the results of my dispute via mail at the Current Address listed on my Dispute Request form.

## Section D: Third-Party Notification

SafeRent Solutions automatically sends a copy of your dispute results to any SafeRent Solutions client that you have screened with in the last 60 days **unless** you request to OPT-OUT of this notification.

Please notate below how you would like to proceed:

☐ I wish to OPT-OUT of SafeRent Solutions Third-Party Notification and do not wish for SafeRent Solutions to send my dispute results to any property that I have screened with in the past 60 days.

☐ I wish to have my dispute results sent to all SafeRent Solutions clients that I have screened with in the past 60 days. *Per the FCRA, you are allowed to request notifications to be sent for screenings as far back as 6 months.*

Would you like to elect the 6-month option instead? ☐ Yes ☐ No *(select one box)*

☐ I wish to have my dispute results sent to (Property Name) only and do not want any other SafeRent Solutions client notified.

## Section E: Required Proof of Consumer Identity, Current Address, and Supporting Documentation

- **Please provide a temporary or current legible copy of your government-issued identification card (such as a Driver's License, Passport, Federal, or Military Orders).**
  - If your identification is expired longer than 30 days, please attach your Social Security card or Individual Taxpayer Identification card.
- **Please provide a legible copy of one of the following documents containing your current address and is dated within 60 days.**
  - *(Examples: Utility Bill (Cell Phone, Landline, Cable, Electricity, Gas, Internet), State or Federal Government Documents (VA Benefit Summary, Social Security Award Letter, SNAP Benefits, and/or Disability Benefits Letter), Military Orders, Insurance Policy, Bank Statement, Lease Agreement, or Paystub).*
- **Please provide any supporting documentation to support your dispute.**
  - *(Examples: Court Documents, Letter from Property/Landlord, Receipts, Correspondence, etc.)*

*(Signature REQUIRED on next page)*

## Section F: Authorization Release

If you have requested a dispute of items contained in your file, please complete the following authorization of release to facilitate the dispute.

I, _____ (your name), authorize the release of any information to SafeRent Solutions, LLC. and/or its agents, pertaining to my payment history, employment, criminal, or residency during the process of the dispute that I have requested.

BY SUBMITTING THIS FORM, I AGREE THAT I AM THE PERSON NAMED ABOVE AND I UNDERSTAND THAT IT MAY BE A VIOLATION OF FEDERAL AND/OR STATE LAW TO OBTAIN A CONSUMER REPORT ON ANY PERSON OTHER THAN MYSELF, AND THAT UNDER THE FAIR CREDIT REPORTING ACT, ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, UNITED STATES CODE, IMPRISONED FOR NOT MORE THAN 2 YEARS, OR BOTH.

***I swear, under penalty of law, that to the best of my knowledge, the information provided above is true and correct.***

Printed Name: _____

Signature: _____ Date: _____

*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 the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore o escriba a: 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 1–888–567–8688.

- **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.

**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.<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br><br>b. Federal Trade Commission: Consumer Response Center – FCRA<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br><br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br><br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br><br>d. National Credit Union Administration<br>Office of Consumer Protection (OCP)<br>Division of Consumer Compliance and Outreach (DCCO)<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air Carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital Access<br>United States Small Business Administration<br>409 Third Street, SW, 8th Floor<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |

| TYPE OF BUSINESS: | CONTACT: |
|---|---|
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>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<br>Washington, DC 20580<br>(877) 382-4357 |

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## Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore o escriba a: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting ACT (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. **You have the right to ask the nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft**. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
   - Equifax: 1-800-525-6285; www.equifax.com
   - Experian: 1-888-397-3742; www.experian.com
   - TransUnion: 1-800-680-7289; www.transunion.com

   An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.
2. **You have the right to free copies of the information in your file (your "file disclosure")**. An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore.
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It may also specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore

4. **You have the right to obtain information from a debt collector**. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft**. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

   To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

   In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.