

## Authorization and Identifying Information to Request a Credit Report

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Last Name, First Name, Middle Initial Jr., Sr., II, III, IV

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Social Security Number

Date of Birth

Client Number

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Current Address (House Number) Street City State Zip

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Previous Address (House Number) Street City State Zip

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Daytime Telephone Number

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Under the Fair Credit Reporting Act any person who knowingly and willfully obtains credit information from a consumer reporting agency under false pretenses or violates any of the provisions of the FCRA may be liable for a civil penalty or not more than \$2,500 per violation. The person for whom this Credit Report will be requested must sign this form. I certify that I am the person named above and that I am submitting this authorization to receive my consumer credit report for my personal review.

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Customer Signature

Date

Driver's License No. \_\_\_\_\_ State \_\_\_\_\_ Expiration Date \_\_\_\_\_

## Consumer Credit File Rights Information

MMI does not sell credit reports. However, you should know that when reviewing your credit report, something MMI recommends, you have a right to dispute inaccurate information in your report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or "credit repair" organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling within the preceding 60 days because of information in your credit report. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a "credit repair" organization that violates the Credit Repair Organization Act (CROA). This law prohibits deceptive practices by credit repair organizations. As a tax-exempt nonprofit, MMI is exempt from CROA, and, as a matter of practice, MMI does not offer credit repair services. You have the right to cancel your contract with any credit repair organization for any reason within three business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur. You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information, contact: The Public Reference Branch, Federal Trade Commission, Washington, DC 20580.

I hereby acknowledge, as evidenced by my signature immediately following this paragraph, that I have read and understand the above, which has been provided to me and I have read before any contract or agreement, including this agreement, between myself and Money Management International, Inc. has been executed, as required under Title 15 § 1679c(a) of the U.S. Code.

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Client Signature	Date	Print Name
_____	_____	_____
Client Signature	Date	Print Name