

SUBJECT TO THE TERMS, CONDITIONS AND DISCLOSURES SET OUT ON PAGES 2 AND 3 HEREIN, I INSTRUCT AND AUTHORIZE CIN LEGAL DATA SERVICES ("CIN") TO DO THE FOLLOWING (PLEASE SELECT ALL THAT APPLY):

- Bankruptcy Credit Report™** Access my Credit Profile one time to compile, merge, and format the credit data and data elements into the Bankruptcy Credit Report ("BCR"); provide a copy of the BCR to my attorney via CIN's Internet portal or other secure electronic means; make data elements of the BCR available for electronic import into my attorney's bankruptcy forms preparation software program or automated bankruptcy filing system; and provide a copy of the BCR to me via electronic posting to my secure MyHorizon® account.
- Credit Assurance Report™** Access my Credit Profile one time in the 60 to 90 days following the discharge of my bankruptcy case to compile, merge, and format the credit data and data elements into the Credit Assurance Report™ ("CAR"); provide a copy of the CAR to my attorney via CIN's Internet portal or other secure electronic means; and provide a copy of the CAR to me via posting to my secure MyHorizon® account.
- MyHorizon® Credit Monitoring Program** Access my Credit Profile daily for 12 months beginning on the date the MyHorizon Credit Monitoring Program ("MHT Monitoring") is ordered to provide credit monitoring, credit scoring, and/or credit score monitoring and tracking products to me via email, instant message, and/or text message.
- Identity Verification** Access my Credit Profile one time on the order date of any BCR, CAR or MHT Monitoring product to confirm my identity and avoid fraudulent transactions in my name. THIS IS A REQUIREMENT FOR ANY CREDIT PRODUCT ORDER.

PLEASE SUBMIT COMPLETED FORM WITH PHOTO IDs FOR PRIMARY APPLICANT AND CO-APPLICANT (IF JOINT APPLICATION) BY FAX TO 866-307-1003 OR BY EMAIL TO [FORMS@CINLEGAL.COM](mailto:FORMS@CINLEGAL.COM). THANK YOU.

<p><b>PRIMARY APPLICANT</b></p> <p>NAME _____</p> <p>SSN _____</p> <p>SIGNATURE _____</p> <p>DATE _____</p>	<p><b>Photo ID</b></p>
<p><b>CO- APPLICANT (IF JOINT APPLICATION)</b></p> <p>NAME _____</p> <p>SSN _____</p> <p>SIGNATURE _____</p> <p>DATE _____</p>	<p><b>Photo ID</b></p>

**ATTORNEY: PLEASE GIVE THIS NOTICE TO CONSUMER(S)**

**Terms and Conditions:** I am hereby providing “written instructions” to Credit Infonet, Inc., doing business as CIN Legal Data Services (hereinafter, “CIN”), under Section 604(a) (2) of the Fair Credit Reporting Act (15 U.S.C. §1681 et. seq.), authorizing CIN to obtain my personal credit profile from Equifax, Experian and/or Transunion (“**Credit Profile**”) in order to provide me and my bankruptcy attorney with CIN products to be used on preparing and verifying bankruptcy case pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. In fulfilling my requests for credit data, I specifically authorize Equifax, Experian and Transunion to provide CIN with all medical information that may be contained within my consumer credit file. I have provided photo identification to my attorney to verify my identity, a copy of which is attached hereto. I acknowledge that the FCRA places no restrictions on how a consumer may utilize or share his/her own credit report that is ordered at his/her written instructions. I also acknowledge that 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. I acknowledge that CIN’s proprietary credit report and monitoring products (“**the Products**”) are provided “AS IS” and that CIN makes no representation or warranty, express or implied, with respect to the accuracy, validity, or completeness of the Products, or to their fitness for any particular purposes. I hereby release CIN and CIN’s parent, sister, and affiliated companies; successors and assigns; and its and their directors, officers, agents, employees, and independent contractors (collectively, “**CIN’s Affiliates**”) from liability for any negligence in connection with the preparation of the Products; and from any losses, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity, incompleteness, delivery, or non-delivery of Product(s) or any portion or data element thereof. I acknowledge that when creating the Products, CIN may access my 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. I understand that any time CIN obtains my credit profile from one or more of these credit bureaus, a “hard inquiry” will be placed on my credit record. I acknowledge that not all of the data contained in my credit record as maintained by Equifax, Experian, and TransUnion will appear on the CIN credit report products. I specifically acknowledge that none of the Products will contain any calculation of or data on my current credit score. I acknowledge that CIN’s credit monitoring product will provide me with the daily notifications (“**Alerts**”) of changes that are made to my credit report as maintained by Experian and/or TransUnion; that Alerts can be delivered to me via email or SMS text message; that standard text messaging rates will apply to each text message sent or received as provided in my wireless rate plan; and that I can set up my preferences through my secure account accessible via CIN’s consumer web portal. I 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. **I understand that this authorization will be effective for twelve (12) months.**

**Disclosures from CIN 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 The CINgroup 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 The CINgroup to dispute inaccurate or incomplete information in your Experian file or to receive a copy of my Experian consumer credit report. Experian’s National Consumer Assistance Center provides a proprietary consumer disclosure that is different from the consumer credit report provided The CINgroup. 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.

**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;
- you are unemployed but expect to apply for employment within 60 days.

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● 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.