

# CEDAR RIDGE TOWNHOMES COMMUNITY

C/o CMC Management, Inc.  
2950 Jog Rd., Greenacres, FL 33467  
561-641-1016 ~ 561-641-9118 Fax

## Application for Purchase € or Lease € of

Address: \_\_\_\_\_, Boynton Beach, FL 33426

Date of projected closing or occupancy: \_\_\_\_\_

Applicant Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Co- Applicant Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Email: \_\_\_\_\_

Current Owner: \_\_\_\_\_ Phone: \_\_\_\_\_

### ASSOCIATION APPROVAL REQUIRED PRIOR TO CLOSING/OCCUPANCY THE FOLLOWING ITEMS MUST BE PROVIDED WITH THIS APPLICATION:

- .. APPLICATION FEE: \$100 NON-REFUNDABLE check or money order per applicant made payable to Cedar Ridge Townhomes. ***Out of state or foreign background checks will incur additional fee.***
- .. PROCESSING FEE: \$100 NON-REFUNDABLE check or money order per applicant made payable to CMC Management
- .. Valid Driver's License(s) per applicant
- .. Vehicle Registration(s) per vehicle
- .. Vet certificate of health for any pets
- .. Proposed sales contract or lease agreement
- .. ***Lease Requirement: Owner(s) account must be current and violations corrected.***

Applications WILL NOT be accepted via fax or e-mail. Deliver or mail original with check and other required documents to the attention of CMC Management at the above address.

Please note the following:

- 1) Be sure you have read and signed the Answers to Most Frequently Asked Questions to avoid any misunderstanding. The unit owner is responsible for providing you with the Cedar Ridge Townhomes Bylaws and Governing Documents or you may request it from [www.condocerts.com](http://www.condocerts.com).
- 2) The minimum length of stay for a rental agreement is **ONE YEAR**. A renewal of your application is required annually at no charge. Board must approve all lease renewals.
- 3) Upon completion of the application the property management company will forward application for screening and will contact prospective applicant with approval or denial.
- 4) Leave no questions on the application unanswered or it will be returned, not processed and not approved.
- 5) This process **MAY** take up to **30 DAYS**



**CEDAR RIDGE TOWNHOMES COMMUNITY**  
**Application for Sale/Lease**

***Applicant Info:***

Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Name \_\_\_\_\_ SS# \_\_\_\_\_ DOB \_\_\_\_\_  
Last First

Present Address \_\_\_\_\_  
Street Apt# City State Zip

Present Landlord \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

#Pets \_\_\_\_\_ Type \_\_\_\_\_ Weight \_\_\_\_\_

Previous Landlord (if less than 3 years) \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

Present Employer \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

Previous Employer (if less than 3 years) \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

**MILITARY STATUS: ACTIVE? YES \_\_\_\_\_ NO \_\_\_\_\_**

***Co-Applicant Info:***

Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Name \_\_\_\_\_ SS# \_\_\_\_\_ DOB \_\_\_\_\_  
Last First

Present Address \_\_\_\_\_  
Street Apt# City State Zip

Present Landlord \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

#Pets \_\_\_\_\_ Type \_\_\_\_\_ Weight \_\_\_\_\_

Previous Landlord (if less than 3 years) \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

Present Employer \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

Previous Employer (if less than 3 years) \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

**CEDAR RIDGE TOWNHOMES COMMUNITY**  
**Application for Sale/Lease**

***Other Occupants: (minor children SS# Not required)***

Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Name \_\_\_\_\_ SS# \_\_\_\_\_ DOB \_\_\_\_\_  
Last First

Present Address \_\_\_\_\_  
Street Apt# City State Zip

Present Landlord \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

Previous Landlord (if less than 3 years) \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

Present Employer \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

Previous Employer (if less than 3 years) \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

***Other Occupants: (minor children SS# not required)***

Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Name \_\_\_\_\_ SS# \_\_\_\_\_ DOB \_\_\_\_\_  
Last First

Present Address \_\_\_\_\_  
Street Apt# City State Zip

Present Landlord \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

Previous Landlord (if less than 3 years) \_\_\_\_\_ Phone \_\_\_\_\_

Length of Residence \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_  
Mo Yr Mo Yr

Present Employer \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

Previous Employer (if less than 3 years) \_\_\_\_\_ City & St. \_\_\_\_\_ PH \_\_\_\_\_

Position \_\_\_\_\_ Dates Employed \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Income \$ \_\_\_\_\_ per \_\_\_\_\_  
Mo Yr Mo Yr

**Please use separate sheet for additional occupants.**

**CEDAR RIDGE TOWNHOMES COMMUNITY**  
**Application for Sale/Lease (continued)**

In Case of Emergency Notify \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_  
Name Relationship Address Phone

Vehicle #1 \_\_\_\_\_  
Year Make Model Tag# State

Vehicle #2 \_\_\_\_\_  
Year Make Model Tag# State

Have you ever left owing money to an owner or landlord? Applicant: Yes \_\_\_\_\_ No \_\_\_\_\_ Co-Applicant: Yes \_\_\_\_\_ No \_\_\_\_\_

Have you ever been arrested for or convicted of a felony? Applicant: Yes \_\_\_\_\_ No \_\_\_\_\_ Co-Applicant: Yes \_\_\_\_\_ No \_\_\_\_\_

If you have answered yes to any of the above questions, please explain the circumstances regarding the situation on a separate sheet.

**AUTHORIZATION OF RELEASE OF INFORMATION:** Applicant(s) represents that all of the above information and statements on the application for rental are true and complete, and hereby authorizes verification of any and all information relating to residential history (rental or mortgage), employment history, criminal history records, court records, and credit records. This application must be signed before it can be processed by management. **Applicant acknowledges that false or omitted information herein may constitute grounds for rejection of this application, termination of right of occupancy, and/or forfeiture of fees or deposits and may constitute a criminal offense under the laws of this State.** No other agreements have been made.

\_\_\_\_\_  
Applicant's Signature Date Co-Applicant's Signature Date

# **CEDAR RIDGE TOWNHOMES COMMUNITY**

## **ANSWERS TO MOST FREQUENTLY ASKED QUESTIONS**

### **CABLE TV:**

Basic cable is provided for each unit by Comcast. You are responsible for any upgrades, i.e., premium channels, DVRs, Internet, outlets, cable boxes, HD, and remote controls. They can be reached at [www.comcast.com](http://www.comcast.com) or by calling 1-800-COMCAST.

### **SECURITY SYSTEM:**

ADT is the provider of the security system for each unit and is paid for through the Association. You are responsible for any upgrades.

### **MONTHLY ASSOCIATION MEETINGS:**

Cedar Ridge Townhomes Association holds monthly meetings on the 3rd Tuesday of every month at 7:00 p.m. in the clubhouse. All homeowners are welcome to attend.

### **FINES:**

In accordance with Florida State Sunshine Laws, fines will be levied by the Fining Committee on habitual offenders of Cedar Ridge Townhomes Association bylaws and Boynton Beach City Law violations.

### **MODIFICATIONS/IMPROVEMENTS:**

Any alternation or changes to the exterior of the property (including landscaping) must be requested in writing through the ARB (Architectural Review Board) process. Applications can be requested by contacting CMC Management. All projects must be approved by the ARB board **prior** to commencement of work.

### **POOL:**

All children under the age of 16 must be accompanied by an adult. The pool operating hours are from dusk to dawn. There is no lifeguard on duty at any time. Only one bathroom key is issued per unit. Replacement or additional keys shall require a \$5.00 non-refundable fee per key. It is the owner's responsibility to provide the tenant the key. Pool rules are posted and enforced. No loitering is allowed. No pets are allowed inside the fenced in area.

### **MOTOR VEHICLES:**

Only vehicles designed as passenger vehicles are allowed in Cedar Ridge Townhomes Community. Trucks, commercial vehicles, motorcycles, boats, trailers, motor homes, buses, all-terrain vehicles and motorized bicycles may not park within the confines of Cedar Ridge. No unregistered vehicles may be kept on the premises. There is no street parking or extended parking in the pool parking lot. **PROHIBITED VEHICLES WILL BE TAGGED AND TOWED AT THE OWNERS EXPENSE.** All vehicles must be maintained in good working order so they do not become an eyesore in the community. No vehicle maintenance shall be done in the parking areas except minor repairs such as tire changing or battery replacement. **PARKING OR DRIVING ON GRASSED AREAS IS STRICTLY PROHIBITED.**

### **TRASH:**

Trash pick-up by the City of Boynton Beach is every Monday and Thursday. In addition, Monday is when the City picks up bulky items. All trash must be placed in City garbage cans and brought out to the street no earlier than dusk on the evening prior to pick-up. Trash cans must be removed no later than dusk the day of pick-up.

# **CEDAR RIDGE TOWNHOMES COMMUNITY**

## **ANSWERS TO MOST FREQUENTLY ASKED QUESTIONS (continued)**

### **DESTRUCTION OF COMMON PROPERTY:**

The common areas are for the use and enjoyment of all owners and tenants; such use is not to be abused. Any damage resulting from abuse of the areas will be the responsibility of the offending party. Damage may result in legal action by the Board of Directors to recover the cost of repairs and to recover legal fees incurred by the Association.

### **DISTURBANCE OF OTHER RESIDENTS:**

No resident shall make or permit any disturbance that will interfere with the rights of others, their comfort or convenience. This applies particularly to loud playing of televisions or stereos in units. After 10:00 p.m., the Association may notify the Police Department.

### **IN CASE OF EMERGENCY:**

All non-emergency complaints, concerns or questions must be in writing and sent via fax or email to CMC Management at [michelle@cmcmanagement.biz](mailto:michelle@cmcmanagement.biz) should be reported immediately to the management office of Cedar Ridge Townhomes at (561) 641-1016.

### **FRONT GATE ACCESS:**

Contact the management company to have your name entered into the gate call box. Remote controls for the gate are \$40.00 per remote and gate cards are \$10.00 each and are also available from the property manager. All gate changes are \$10.00 each.

The above is just a summary of some of the rules and regulations. You are required to read the bylaws and comply fully. Acknowledge

**I ACKNOWLEDGE AND UNDERSTAND THERE ARE RULES AND REGULATION FOR CEDAR RIDGE TOWNHOMES ASSOCIATION** and agree to comply fully with those rules during my residency. I understand that any misrepresentation contained in my application renders me subject to eviction by Cedar Ridge Townhomes Association.

The undersigned agrees to all the terms and conditions of the application for occupancy and the residents rules and regulations. Should the undersigned violate any of those terms and conditions they agree fully to reimburse the Cedar Ridge Townhomes Association for all attorney's fees incurred by the Association to insure the undersigned's compliance, whether or not said non-compliance is resolved as a result of an attorney writing a letter a lawsuit being instituted, or the voluntary termination of the undersigned's residency at Cedar Ridge.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ .

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Co-Applicant

# CEDAR RIDGE TOWNHOMES COMMUNITY

## Consent to Pet Ownership

### Veterinarian Certificate of Health Must be Attached

As indicated in the Bylaws of Cedar Ridge Townhomes Association, permission to keep or harbor pets is to be regulated by the Association.

Cedar Ridge Townhomes Association does hereby consent to the harboring of the pet(s) described as follows (please use separate piece of paper for each additional pet):

Type: \_\_\_\_\_

Weight: \_\_\_\_\_

Breed: \_\_\_\_\_

Color and Markings: \_\_\_\_\_

Upon the following terms and conditions:

- 1) The owner shall be required to clean up after the pet in order to properly maintain the property.
- 2) Pet (including cats) shall be on a leash at all times per Palm Beach County and City Ordinance.
- 3) No pet shall be maintained or harbored within a Townhome so as to create a nuisance to any other owner. A determination by the Board of Directors of the Association that a pet creates a nuisance to any other owner shall be conclusive and binding upon all parties.
- 4) Should any person, firm or corporation ever institute any proceedings against the Association or the Board of Directors on account of the renter's having maintained or harbored a pet, then and in that event the owner/renter agrees to indemnify and hold the Association and Board of Directors harmless of and from any cost or expense, including attorney's fees, or any loss incurred thereby.
- 5) Failure of the owner to comply with any of these conditions shall result in automatic revocation of this consent and said pet must be immediately removed from the premises within 24 hours. In the event the Association employs an attorney to enforce the terms of this consent or revocation; the owner shall be responsible for paying the Association all said attorney's fees and all costs incurred.
- 6) Visiting pets are subject to the same rules and restrictions as renter pets.
- 7) **Photo must be attached for identification purposes.**

PET OWNER SIGNATURE: \_\_\_\_\_

PRINT NAME AND DATE: \_\_\_\_\_

Approved and Accepted by: \_\_\_\_\_

Date \_\_\_\_\_

**TO BE FILLED OUT BY APPLICANT(S)**  
**(Please type information or print clearly)**  
**FOR CMC OFFICE USE ONLY**

**This is a Purchase**                      **or**                       **This is a Rental**

**Association:** \_\_\_\_\_

**If Purchase, projected closing date:** \_\_\_\_\_

**If Rental, Lease Term from** \_\_\_\_\_ **to** \_\_\_\_\_

**Address of Unit:** \_\_\_\_\_

**Applicant Name:** \_\_\_\_\_

**Co-Applicant Name:** \_\_\_\_\_

**Billing Address if different from Unit Address:** \_\_\_\_\_

\_\_\_\_\_

**Phone #** \_\_\_\_\_ **Phone #** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Email:** \_\_\_\_\_

\*\*\*\*\*

**This form is to be submitted to the Accounting Department by the Manager after approval of application.**



**CEDAR RIDGE TOWNHOMES ASSOCIATION, INC.**  
**C/o CENTURY MANAGEMENT CONSULTANTS, INC.**  
**2950 JOG ROAD, GREENACRES, FL 33467**  
**561-641-1016 PHONE ~ 561-641-9118 FAX**  
[INFO@CMCMANAGEMENT.BZ](mailto:INFO@CMCMANAGEMENT.BZ)

**ACKNOWLEDGEMENT AND AUTHORIZATION FOR BACKGROUND CHECK**

I acknowledge receipt of the separate documents entitled "DISCLOSURE REGARDING BACKGROUND INVESTIGATION AND A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT", and certify that I have read and understand both of these documents. I/we hereby authorize the obtaining of "consumer reports" including but not limited to credit, eviction and criminal backgrounds. To this end, I/we hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer or insurance company to furnish any and all background information requested by Background Screeners of America, 18344 Oxnard Street, Suite 101, Tarzana, CA 91356: Tel. #1-877-251-5656; [www.backgroundscreenersofamerica.com](http://www.backgroundscreenersofamerica.com) and/or Employer, Homeowner Association, Condominium Association or Cooperative Association. I further agree that a facsimile (fax), electronic or photographic copy of this Authorization shall be as valid as the original, and will hold harmless CMC Management, their employees agents and/or affiliates, i.e. HOAs etc., and Background Screeners of America, their employees or agents and other organizations that provide information, from any and all liabilities arising out of the use of such information in connection with Background Screeners of America.

**BACKGROUND INFORMATION – to be completed by all applicants 18 years of age or older. Unmarried co-applicants must fill out separate Acknowledgement/background information form.**

Last Name: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_

Other Name (Alias) \_\_\_\_\_

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Driver's License # \_\_\_\_\_ State issued: \_\_\_\_\_

Present Address: \_\_\_\_\_ City \_\_\_\_\_

State: \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone: \_\_\_\_\_

\*Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**SPOUSE:**

Last Name: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_

Other Name (Alias) \_\_\_\_\_

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Driver's License # \_\_\_\_\_ State issued: \_\_\_\_\_

Present Address: \_\_\_\_\_ City \_\_\_\_\_

State: \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone: \_\_\_\_\_

\*Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*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.

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 1-888-5-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 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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
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 the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. 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 United States Small Business Administration 409 Third Street, S.W., 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 <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357