COLONIAL RIDGE LEXINGTON INC.

C/O CMC MANAGEMENT, INC., 2950 JOG ROAD, GREENACRES, FL 33467
561-641-1016 ~ 561-641-9118 FAX

NO PETS OF ANY KIND

Application for Purchase ☐ OR Lease ☐

Desired date of occupancy or closing _____ 5505 No. Ocean Blvd., Bldg. #13, Unit #_____

Applicant Name(s): _____ **Phone** _____

_____ **Phone** _____

Email Address: _____

Email Address: _____

All applicants for purchase or lease are subject to approval of the Association.
THE FOLLOWING ITEMS MUST BE INCLUDED WITH THIS APPLICATION
Out of state or foreign background checks will incur additional fee

- ☐ **APPLICATION FEE**: $100.00 NON-REFUNDABLE Check or Money Order made payable to Colonial Ridge LEXINGTON. Separate $100.00 Application & Fee required for unmarried co-applicants.
- ☐ **PROCESSING FEE:** $100.00 NON-REFUNDABLE Check or Money order made payable to CMC MANAGEMENT.
- ☐ Copy of your Driver's License(s)
- ☐ Copy of vehicle registration(s)
- ☐ Copy of purchase or rental contract
- ☐ ***Lease Requirement: Owner(s) account must be current and violations corrected***

FOR PURCHASERS: TITLE COMPANY OR CLOSING ATTORNEY MUST REQUEST AN ESTOPPEL BEFORE CLOSING TO DETERMINE MONIES OWED TO THE ASSOCIATION BY THE OWNER OF THE PROPERTY. IF THIS PROCESS IS NEGLECTED, THE NEW OWNER MAY END UP BEING LIABLE FOR DELINQUENCY-ESTOPPELS AND QUESTIONS CAN BE OBTAINED AT www.condocerts.com. **A Certificate of Approval, which is required to close, will be provided to the purchaser after the interview.** ***You must supply the Management Company with a copy of your Warranty Deed and mailing address after closing. Purchaser is also required to inform the management company of any changes in mailing address. Governing Documents should be provided by current owner, or they may be purchased at www.condocerts.com.***

INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED - PLEASE KEEP ALL PAGES INTACT & PLEASE ALLOW UP TO 30 DAYS FOR PROCESSING.

Owner Maintenance fees are due the 1st of each month
$50 Late fee incurs on the 10th of the month

CMC PROPERTY MANAGEMENT

COLONIAL RIDGE LEXINGTON, INC.

UNMARRIED CO-APPLICANTS USE SEPARATE APPLICATION

Date_____ Home Phone _____ Desired Date Of Occupancy_____

Apt. No._____ Bldg. No._____ Purchase _____ OR Lease _____

Name_____SS # _____-_____-_____ DOB_____/_____/_____
Last First MI Jr/Sr Prior

Spouse_____SS #_____-_____-_____ DOB_____/_____/_____
Last First MI Jr/Sr. Prior

Other_____SS #_____-_____-_____ DOB_____/_____/_____
Last First MI Jr/Sr. Prior

Occupants_____SS #_____-_____-_____ DOB_____/_____/_____

Present Address_____
Street Apt # City State Zip Code

Present Landlord or Mortgage Co_____Phone (_____)_____

Length of Residence:_____/_____ TO _____/_____ Monthly Rent/Mort$_____ #Pets_____Type_____Weight_____
Mo Yr. Mo. Yr.

Previous Landlord_____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_____ City & St._____PH (____)_____

Position_____Dates Employed _____/_____ TO _____/_____ Income $_____per _____
Mo. Yr. Mo. Yr.

Spouse Present Employer _____ City & St_____ PH (_____)_____

Position_____Dates Employed _____/_____ TO _____/_____ Income $_____per _____
Mo. Yr. Mo. Yr.

In Case of Emergency Notify_____(_____)_____
Name Relationship Address Phone Number

MILITARY STATUS: ACTIVE? YES_____ NO_____

Have you ever left owing money to an owner or landlord? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____
Have you ever been arrested for a felony? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____
Have you ever been convicted of a felony? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____
If you have answered yes to any of the above questions, please explain the circumstances regarding the situation on back of this 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 oral agreements have been made.

_____ _____ _____ _____
Applicant's Signature Date Spouse's Signature Date

COLONIAL RIDGE LEXINGTON

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

NEW UNIT-OWNER INFORMATION

Date: _____

ADDRESS: 5505 No. Ocean Blvd., Bldg 13, Unit #_____

OWNER(S) NAME(S): _____

ALTERNATE ADDRESS: _____

_____

*HOME PHONE # _____ CELL PHONE # _____

*E-MAIL: _____ ALT/PHONE # _____

Do you live in your unit full time? ❒ YES ❒ NO

If yes, please name the individuals of all who are living with you in your unit:

Name: _____ Relationship _____Birthdate_____

Name: _____ Relationship _____Birthdate_____

Name: _____ Relationship _____Birthdate_____

Are you renting out your unit? ❒ YES (Term of lease from _____ to_____) ❒ NO

If yes, please supply names of individuals who have been approved to live in your unit, and include their contact information:

Name: _____ Birthdate_____ Phone #_____

Name: _____ Birthdate_____ Phone #_____

Name: _____ Birthdate_____ Phone #_____

Name: _____ Birthdate_____ Phone #_____

EMERGENCY CONTACT: Please indicate a local individual who may be contacted in an emergency:

Name: _____ Address: _____

Phone # _____ Cell # _____

*_**Your information shall be kept on file and may be used to contact you by the Association Board of Directors or Management, however, the Association has no intention of sharing your private e-mail addresses and phone numbers as part of the official records without your permission.**_

COLONIAL RIDGE LEXINGTON, INC.
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CONDITION FOR LEASE APPROVAL

Please Read Carefully and sign where indicated

In the event the Owner is delinquent in the payment of assessments (which includes maintenances fees and any other charges owed to the Association, the Association has the right to notify the Lessee of the delinquency and in such event, the Lessee shall be obligated to commence paying all future rent payments to the Association, until the delinquent assessments and related charges are paid in full to the Association. At such time that the Lessee is paying his rent to the Association, the Unit Owner may not evict the Lessee for non-payment of rent. However, if the Lessee does not pay the rent to the Association as required herein, the Association shall have the authority to evict the Lessee. In such an event, the Unit Owner shall be obligated to reimburse the Association for the costs and attorneys fees incurred by the Association.

****This form must be signed by both the Unit Owner and the Lessee****

I am over 18 years of age and the owner of the unit mentioned above. I have read, understand and agree to the Condition for Lease approval above.

.

5505 No. Ocean Blvd., Bldg 13, Unit #_____

Term of Lease: Start date: _____ End date: _____

UNIT OWNER INFORMATION:

Name _____ **Phone #** _____
PRINT

_____ **Date:** _____
SIGNATURE

TENANT/LESSEE INFORMATION:

I am over 18 years of age or older, and a member of the household that will reside at the above address/unit. I have read and understand the above conditions

Name _____ **Phone #** _____
PRINT

_____ **Date:** _____
SIGNATURE

.....

FOR SCREENING COMMITTEE USE ONLY:

Screened by: _____ _____ _____
PRINT NAME **SIGNATURE** **DATE**

COLONIAL RIDGE LEXINGTON, INC.

C/o Century Management Consultants, Inc.
2950 Jog Road, Greenacres, FL 33467

561-641-1016 ~ 561-641-9118 Fax

FOR PURCHASERS:

All purchasers of units in the Colonial Ridge LEXINGTON, Inc. are subject to all the rules of the Governing Documents, its By-Laws, Restrictions, Rules and Regulations. I/we have been provided with the Association's Governing Documents. I have also read and understand the Restrictions and Rules and Regulations of this Association, and promise to abide by them.

_____ _____

Signature of Applicant Signature of Co - Applicant

_____ _____

Signature of Witness Date

FOR RENTERS:

All renters of units in The Colonial Ridge LEXINGTON, Inc. are subject to all the rules of the Governing Document, Restrictions, and Rules and Regulations. I/we have been provided with, have read and understand The Rules and Regulations, and promise to abide by them.

_____ _____

Signature of Applicant Signature of Co - Applicant

_____ _____

Signature of Witness Date

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OWNER☐ OR RENTER☐

VEHICLE REGISTRATION: Vehicles that shall be parked on the property

DATE _____ UNIT # _____ PARKING SPACE #_____

Vehicle Owner
Name _____

HOME PHONE_____ WORK PHONE_____ CELL PHONE_____

Vehicle #1
Tag #_____

Color/Year/Make/Model _____

COLONIAL RIDGE CLUB

RULES AND REGULATIONS OF

COLONIAL RIDGE MAINTENANCE CORPORATION

2019

INTRODUCTION

All owners, renters and their guests should enjoy Colonial Ridge Club, and all of our facilities by remembering these simple rules:

1. Consideration and respect for your neighbors
2. Good taste
3. A positive attitude
4. Be a volunteer and help out when you can

The following represent a combination of rules and regulations for both the common ground and overall rules and regulations pertinent to the complex. Some of the rules and regulations which were promulgated over the years have either been amended or will now be eliminated.

A portion of these rules are mandated in the Property Leases, Building By-laws, CRMC By-laws; some are in accordance with State and Municipal codes, all of which are incorporated by reference herein. The balance have been formulated using experience in communal living as a guide. References to "stockholder" and "owner" shall mean the same and are used interchangeably.

All owners, renters, and guests are bound by these rules and regulations and those of their building corporation, and shall be given copies of same with the understanding that they shall comply with all of the terms and requirements herein. It is the owner's responsibility to make certain that guests and/or renters are given copies of these rules and regulations.

VEHICLES AND PARKING

A. The individual parking spaces are the responsibility of the individual buildings' Directors and Shareholders. Parking spaces in front of the clubhouse and pool area are the responsibility of CRMC and are to be used for temporary parking. Guests' spots at the individual buildings are exclusive to the building only. Owners' guests and renters from other buildings should not park in guest spots of other buildings.
B. Cars are to be parked facing the bumpers, unless they are being loaded or unloaded. If a vehicle is unattended for an extended period of time, a key should be left in their residence in the event the vehicle has to be moved.

C. Customized vehicle covers are permitted, provided they are secured properly at all times.
D. Parking spaces in front of each building are assigned by the Board of Directors of said building to their stockholders. Visitors of owners may use the guest spot(s) in areas designated by the Building Board, and, if such spots are not available, visitors are asked to park at the designated spots in front of the Clubhouse.
E. As of 2019, a new plan for parking will occur. Decals will now be issued to residents after filling out a parking document with a copy of their registration and license. Each resident will receive one (1) decal and one (1) guest hanging tag. Although there is only one parking space per resident per building an owner with two (2) vehicles may receive two decals but only are allowed to park one car at a time at their building.
F. If there are parking violators, abusers will initially have notices placed on their cars calling attention they are parked in a "reserved" spot. If the violator has left the car in the reserved space without any identifying decal, guest hanger or any other identifier related to any resident of the building, Big City Towing, with signage at either end of the community, will be called and will remove the vehicle under Florida State Statute 715.07 and 713.78. Officers of individual buildings have the right to call for towing after a parking violation has occurred at their building. This may be done after proper notice has been given to the violator
G. Colonial Ridge Club does not allow members, renters, or visitors to have trucks, trailers, commercial vehicles, motorcycles, golf carts, mopeds, skateboards, roller blades and scooters on the premises.
H. SUVs are allowed with the understanding they will be for personal use only. No commercial use of such vehicles is allowed.
I. The posted speed limit is 10 mph and must be observed.
J. Hosing of cars by residents, mainly for the removal of salt deposits, is permitted. Soap or any suds-producing cleaners may not be used in front of buildings. Hosing and car washing shall be limited to weekdays. Car washing, with car washing detergents, is allowed in the parking spot in front of the Club House closest to A1A.

ABSENTEE OWNERS

A. Absentee owners will not allow anyone to use the club facilities unless the visitors are actually occupying said owner's apartment.

PETS (ANIMALS)

A. Pets are not permitted on any part of the property or in any unit of Colonial Ridge Club.

HURRICANE/WINDSTORM PRECAUTIONS

A. It is very important when a resident plans to be away for more than 7 days, he makes certain all furniture, door mats, bicycles, flower pots, etc., which may have been placed on the exterior portion of the building, be removed and placed inside the unit. Failure to do so, resulting in damage, shall be the responsibility of the owner. Not doing so places the responsibility upon the remaining residents and can be a considerable task. If the aforementioned items are not removed, they can either be destroyed or become lethal weapons once the high winds and heavy rains commence.

EXTERIOR AREAS OF BUILDINGS (Porches, railings, walkways, stairs, bushes, pool, fence)

A. Articles of personal use, such as clothing, towels, bathing suits, and laundry are not to be left outside the above-mentioned facilities.
B. Signs (especially advertising) are not allowed on the common grounds, buildings, apartment or car windows.
C. Decorations of any kind are not permitted to be affixed to the outer walls of any of buildings, except as sponsored by the building corporation during holidays.

GARBAGE AND TRASH

A. Any soft or wet waste not disposable in the garbage disposal unit is to be put into plastic bags at curbside for collection on Tuesday and Friday mornings, AFTER DAWN. Under no circumstances is soft or wet waste to be put out the night before pick-up. No garbage or trash is to be placed in the recycling bins. Please read the memoranda on the bulletin board in the Mail Room or ask one of your building officers for a copy of the same. The memoranda will give you details as to what and what may not be placed in the recycling bins.
B. Recycling Bins: Blue for glass, cans, plastic, etc. (no plastic bags); Yellow for newspapers, cardboard, paper, etc. Please see complete SWA list on Mailroom Bulletin Board. The bins, located either to the rear or the side of each building, and are placed at curbside the morning of collection. The placement of these bins is done by volunteers; no particular person is assigned to do so. Any help in putting out and taking in the bins is appreciated.

LAUNDRY ROOMS

A. Each building has its own laundry room(s) and the use thereof is coordinated by the individual buildings. The care of the rooms is the responsibility of each building corporation. Again, this is a building responsibility and not a responsibility of CRMC. A designated area should be made in each laundry room to post rules and regulations, building information and events.

MAILROOM AND BULLETIN BOARD

A. The mailroom is located the west end of the Richmond building. The purpose of the board is to carry information of interest to the residents, i.e. parties, etc. Information relating to matters affecting the complex is also posted, i.e. changes in dates of garbage and/or recycling collections and lawn care.
B. Sales of apartments, rentals, and personal effects, furniture, etc. are also set forth. This information should appear on a three by five card and confined to the right-hand side of the board.
C. All postings appearing on the board must have the name of the person posting same.
D. Respect residents' use of the bulletin board. Do not deface or remove any postings.
E. Please turn out light and close the door when leaving the mailroom.

CLUBHOUSE

A. The clubhouse, kitchen, and library are for the personal enjoyment of Colonial Ridge Club residents and guests. At no time shall the clubhouse be used for external events such as business, religious, charity, political or non-owner events. After use, the clubhouse and its facilities should be returned to a neat and clean condition.
B. A year-round working grill is available at the clubhouse for members use. Maintenance and cleaning of the grill is the responsibility of the members who use it. No grills are to be placed at or near buildings due to Florida fire statute section 10106.1
C. Smoking is prohibited in the Clubhouse and Gazebo. Smoking is only permitted and must be confined to the designated area of the pool deck.

SHUFFLEBOARD/BOCCE

A. Equipment is provided and stored in cabinet behind clubhouse. The court and the equipment are available all year.
    - Sweep court as needed
    - Do not walk on court, use the path
    - After use, replace sticks, discs, or balls in cabinet
    - Children must be supervised by adults
    - Closing time is 10:00 PM
    - Please report any damage to a member of the CRMC

BEACH COVER-UP/POOL COVER-UP

A. All adults and teenagers shall wear a cover-up and/or appropriate garment over their bathing suits when walking to or from the beach and/or pool or around the complex. This applies to all residents, their families and visitors. Additionally, gentlemen shall wear shirts in all of the public areas walking around the complex.

BEACH AREA AND GAZEBO

A. Boats of any size and surf boards or shell shall not be stored on the beach or in the gazebo.
B. Reasonable care must be exercised to avoid damage to the boardwalk, beach, and gazebo.
C. Additionally, it is requested that the shower, as well as hoses, be used prudently. Florida's water supply is always critical and anything we can do to avoid any water use restrictions is appreciated.
D. When food and/or drinks are taken to the beach or to the gazebo, please make certain to discard any cartons and/or cans in the garbage container located on the stair landing where the tar removal items are kept. Should the container be filled, please take the items home. Do not leave trash on the beach or on the boardwalk. Beach chairs shall not be left on the beach or gazebo.

POOL AREA

A. The pool requires a high level of housekeeping to comply with applicable Town, County and State Laws. The rules posted at the pool are as follows:
    - Pool Load: 27
    - Pool Hours: Sun up to 10:00 PM
    - Shower before entering pool. No soap allowed, as it clogs the drain
    - No child under 3 years of age allowed in pool without swimmies, diapers
    - With the exception of "noodles", no floats or toys allowed in the pool
    - As per State of Florida Statue 64e-9008 no food or beverages are permitted in pool or wet deck area which is a minimum width of four feet around the perimeter of the pool.
    - No glass or animals are permitted in the fenced area of the pool.
    - No clothing or towels may be placed on the fence around the perimeter of the pool
    - No scuba equipment or boards allowed
    - No diving or jumping off the edge of the pool
    - Use pool at your own risk
    - No lifeguard on duty

    Management reserves the right to deny anyone's use of pool or facilities for cause or violations of rules.

This is to acknowledge the receipt of the Rules & Regulations that were approved by Colonial Ridge Club Maintenance Board on March 26, 2019. Please sign and return to your building president.

Building_____ Apt. #_____

Name_____

Signature_____

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.

COLONIAL RIDGE LEXINGTON ASSOCIATION, INC.
C/o CENTURY MANAGEMENT CONSULTANTS, INC.
2950 JOG ROAD, GREENACRES, FL 33467
561-641-1016 PHONE ~ 561-641-9118 FAX
INFO@CMCMANAGEMENT.BIZ

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** 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 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 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 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 many 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.

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	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
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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	 a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. 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 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., 8th 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