

**DORCHESTER AT POINCIANA CONDOMINIUM ASSN., INC.**  
C/o CMC MANAGEMENT, INC., 2950 JOG ROAD, GREENACRES, FL 33467  
561-641-1016 ~ 561-641-9118 FAX

\*(Please check one) Application for PURCHASE  or LEASE  of 3286 Arcara Way, Unit # \_\_\_\_\_

Desired date of occupancy \_\_\_\_\_

Closing Date if purchase: \_\_\_\_\_

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

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

E-mail(s): \_\_\_\_\_ Email: \_\_\_\_\_

Current Owner(s): \_\_\_\_\_ Phone \_\_\_\_\_

**BOARD APPROVAL REQUIRED PRIOR TO OCCUPANCY. - NO PETS ALLOWED**  
**THE FOLLOWING ITEMS MUST BE PROVIDED WITH THIS APPLICATION**  
**Out of state or foreign background checks will incur an additional fee.**  
**650 MINIMUM CREDIT SCORE REQUIRED FOR ALL APPLICANTS**

- APPLICATION FEE: \$150.00 \*NON-REFUNDABLE\*** Check or Money Order Made payable to **Dorchester At Poinciana Condominium Assn.** Separate \$150.00 application and fee required for unmarried co-applicants over the age of 18.
- PROCESSING FEE: \$150.00 \*NON-REFUNDABLE\*** Check or Money Order Made payable to **CMC MANAGEMENT.**
- \$35,000.00 MINIMUM ANNUAL INCOME (BASED ON LAST THREE YEARS TAX RETURNS)**
- IF FINANCED, A MINIMUM DOWN PAYMENT OF 20% REQUIRED**
- Copy of your Driver's License(s)**
- Copy of vehicle registration(s)**
- Copy of Purchase or lease contract**
- Lease Restrictions: Unit must be owned for two (2) years before it can be rented out. Leases cannot be for less than three (3) months, and may be leased a maximum one time per year.**
- Lease Requirement: Owner(s) account must be current and violations corrected**

*Allow a minimum of 14 days to process the application. The process cannot be rushed. All applications must be filled out completely or the application will not be processed. Do not fax the application. **Please Note: 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.***

***A Certificate of Approval, which is required to close and prior to moving in, will be provided to the purchaser or renter after the interview.***

If purchasing, 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. Current owner must provide governing documents to purchaser, or they can be purchased at [www.condocerts.com](http://www.condocerts.com).



**DORCHESTER AT POINCIANA CONDOMINIUM ASSN., INC.**

**UNMARRIED CO-APPLICANTS USE SEPARATE APPLICATION**

Purchase  OR Lease  OF 3286 ARCARA WAY, UNIT # \_\_\_\_\_

Date \_\_\_\_\_ Home Phone \_\_\_\_\_ / Cell \_\_\_\_\_ Desired Date of Occupancy \_\_\_\_\_

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/Mortg \_\_\_\_\_ Phone ( \_\_\_\_\_ ) \_\_\_\_\_

Length of Residence: \_\_\_\_\_ / \_\_\_\_\_ TO \_\_\_\_\_ / \_\_\_\_\_ Mortg/rent/mo \$ \_\_\_\_\_ #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

Vehicle #1 \_\_\_\_\_ #2 \_\_\_\_\_

Year Make Model Tag # State Year Make Model Tag # State

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 occupancy 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.** NON-REFUNDABLE APPLICATION FEE. No oral agreements have been made.

Applicant's Signature

Date

Spouse's Signature

Date

**FAIR HOUSING ACT AGE VERIFICATION FORM**

**DORCHESTER AT POINCIANA CONDOMINIUM ASSOCIATION, INC.**

**3286 ARCARA WAY, UNIT # \_\_\_\_\_, LAKE WORTH, FL 33467**

Instructions: The following information is requested of all unit owners and/or permanent occupants residing in the above referenced unit. The verification form is required pursuant to the Fair Housing Amendments Act of 1988 in order to verify that at least eighty percent of the homes in the community are occupied by **at least one person 55 years of age or older**. Please execute this form and return it to the Association at the following address:

Dorchester at Poinciana Condominium Association, Inc.  
C/o CMC Management, Inc.  
2950 Jog Road  
Greenacres, FL 33467

**Additionally, a copy of any one of the following documents as proof of age must be provided:**

- r Birth Certificate
- r Drivers License/State issued I.D.
- r Voting Registration Card
- r Passport

Name of Occupant(s) over 55 years of age who occupies the above mentioned unit at  
Dorchester at Poinciana Condominium : \_\_\_\_\_  
\_\_\_\_\_

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

**DORCHESTER AT POINCIANA CONDO ASSN., INC.**  
C/o CMC Management, Inc., 2950 Jog Road, Greenacres, FL 33467  
561-641-1016 ~ 561-641-9118 Fax

**NEW OWNER UNIT FILE**

**Date:** \_\_\_\_\_

**ADDRESS:** 3286 ARCARA WAY, UNIT # \_\_\_\_\_

**Purchaser(s) Name(s):** \_\_\_\_\_

**Other Occupants:** Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Name: \_\_\_\_\_ Relationship \_\_\_\_\_

**ALTERNATE MAILING ADDRESS:** \_\_\_\_\_

Which address shall be used as your mailing address? (Check one box)  Unit address or  Alternate

\*HOME PHONE # \_\_\_\_\_ CELL PHONE # \_\_\_\_\_

\*E-MAIL: \_\_\_\_\_ ALT/PHONE # \_\_\_\_\_

Will you live in your unit full time?  YES  NO ~ If NO, will you be renting out your unit?  YES  NO

If Renting Out, you must have potential renters fill out an application and submit it to the Management Company for approval.

**Vehicle #1**

Tag # \_\_\_\_\_

Year \_\_\_\_\_ Color \_\_\_\_\_ Make/Model \_\_\_\_\_

**Vehicle #2**

Tag # \_\_\_\_\_

Year \_\_\_\_\_ Color \_\_\_\_\_ Make/Model \_\_\_\_\_

**EMERGENCY CONTACT:** Please indicate an individual who has a key to your unit and may be contacted to gain access to your unit 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, Management, Police, or Emergency Rescue, however, the Association has no intention of sharing your private e-mail addresses, phone numbers or social security numbers as part of the official records.*

**DORCHESTER AT POINCIANA**

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

**NEW RENTER UNIT FILE**

**Date:** \_\_\_\_\_

**ADDRESS:** 3286 ARCARA WAY UNIT # \_\_\_\_\_

**Renter(s) Name(s):** \_\_\_\_\_

**Other Occupants:** Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Name: \_\_\_\_\_ Relationship \_\_\_\_\_

**\*HOME PHONE #** \_\_\_\_\_ **CELL PHONE #** \_\_\_\_\_

**\*E-MAIL:** \_\_\_\_\_ **ALT/PHONE #** \_\_\_\_\_

**Vehicle #1**

Tag # \_\_\_\_\_

Year \_\_\_\_\_ Color \_\_\_\_\_ Make/Model \_\_\_\_\_

**Vehicle #2**

Tag # \_\_\_\_\_

Year \_\_\_\_\_ Color \_\_\_\_\_ Make/Model \_\_\_\_\_

**EMERGENCY CONTACT:** Please indicate an individual who has a key to your unit and may be contacted to gain access to your unit 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, Management, Police, or Emergency Rescue, however, the Association has no intention of sharing your private e-mail addresses, phone numbers or social security numbers as part of the official records.***

# **DORCHESTER AT POINCIANA CONDO. ASSN., INC.**

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

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

**[www.cmcmanagement.biz](http://www.cmcmanagement.biz)**

## **FOR PURCHASERS:**

All purchasers of units in the Dorchester at Poinciana Condo Association, Inc., Inc. are subject to all the rules of the Governing Documents, its By-Laws, Restrictions, Rules and Regulations. ***I 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. I also understand that I am responsible for the actions of my family, guests, lessees, invitees, etc.***

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

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

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Date

## **FOR RENTERS:**

All renters of units in the Dorchester at Poinciana Condo Association, Inc., Inc. are subject to all the rules of the Governing Document, Restrictions, and Rules and Regulations. I have been provided with, have read and understand The Rules and Regulations.

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

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

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Date

**DORCHESTER AT POINCIANA CONDOMINIUM ASSOCIATION, INC.**

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

**Some of our Rules and Regulations. Please read. By initialing you understand and agree to the following:**

<b>Initials</b>	<b>Rule</b>
_____	I/we understand All applicants must have a minimum 650 credit score as provided by TransUnion
_____	I/we understand \$35,000.00 minimum annual income (based on the last three years tax returns)
_____	I/we understand that if financed, a minimum down payment of 20% required.
_____	I/we understand that occupancy prior to approval is prohibited.
_____	Pets are not permitted at the Dorchester. I/we promise I will not harbor a pet anywhere on the property or within the unit either temporarily or permanently. Vistors/guests may <b>not</b> bring pets to the building.
_____	I/we must be present when guests, relatives, visitors, children occupy the unit.
_____	I/we will not park a commercial vehicle or pickup truck overnight anywhere on the property.
_____	I/we understand I/we must own the unit for two (2) years before renting out, and I/we may not rent out our unit for less than three (3) months and maximum one time per year.
_____	I/we understand that I/we may not sublease the unit.
_____	I/we understand that this is an over 55 community and at least one person permanently residing in the unit must be at least 55 years of age or older. Proof of age has been provided. The proper paperwork has been completed.
_____	I have received, from current owner, a copy of the Association Documents & Rules and Regulations.
_____	I/We undersand that I/we are responsible for any damage caused to the interior fire sprinkler heads and will be charged to cost to repair/replace them.

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

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

**Witness:** \_\_\_\_\_ **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.**



**DORCHESTER CONDOMINIUM 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](mailto: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, 9333 Melvin Ave., Northridge, CA 91324; 866-570-4949; [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