

# DISCLOSURE REGARDING CONSUMER REPORTS

International Village LLC  
2333 Anderson Rd. Crescent Springs KY 41017  
859-341-6087

## **International Village LLC Will Obtain a Background Check**

You acknowledge and understand that in connection with your application for residency with International Village LLC or when deciding whether to modify or continue your ongoing residency, if accepted, we may obtain a “consumer report” and/or an “investigative consumer report” on you from Trak-1, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law.

## **Consumer Report Defined**

A consumer report is any communication of information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used for purposes of serving as a factor in establishing your current and/or continuing eligibility for residency purposes.

## **Investigative Consumer Report Defined**

An investigative consumer report is obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics, or mode of living.

## **Reports May Contain**

The consumer reports or investigative consumer reports may contain public record information which may be requested or made on you including, but not limited to: consumer credit, criminal records, civil cases in which you have been involved, driving history records, current motor vehicle insurance coverage, education records, previous employment history, workers compensation claims history, social security traces, military records, professional licensure records, eviction records, drug testing, government records, and others.

You further understand that these reports may include experience information along with reasons for termination of past residential leases. You also acknowledge and understand that information from various federal, state, local and other agencies which contain information about your past activities will be requested.

## **Your Rights as a Consumer**

You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in Trak-1’s files on you at the time of your request by providing proper identification.

You are further notified that, prior to being denied residency based in whole or in part on information obtained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to Trak-1 should be forwarded to:

Trak-1 | Consumer Relations | 7131 Riverside Parkway | Tulsa, OK 74136  
1-800-600-8999 | CustomerCare@Trak-1.com

**AUTHORIZATION TO OBTAIN CONSUMER REPORT**

The following is information required in order for International Village LLC to obtain a complete consumer report INCLUDING a consumer credit report:

Full Legal Name : \_\_\_\_\_  
(First Name, Full Middle Name, Last Name)

All Previously Used Former or Other Names: (AKA, Maiden Names, Married Names, Surnames, Etc.) \_\_\_\_\_

Current Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Prior Street Address 1: \_\_\_\_\_ Dates Resided Here: \_\_\_\_\_ to \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Prior Street Address 2: \_\_\_\_\_ Dates Resided Here: \_\_\_\_\_ to \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Current Email Address\*: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth\*\*: \_\_\_\_\_

Driver's License Number: \_\_\_\_\_ Issuing State: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**Your signature below indicates the following:**

- 1) You authorize, without reservation, Trak-1 or any third party to obtain and/or furnish to International Village LLC any records or information referenced in the provided disclosure statement for residency related purposes;
- 2) You authorize International Village LLC ongoing procurement of any records or information, reports and records at any time during your lease to the extent allowed by law;
- 3) You authorize the use of a fax or photocopy of this authorization as having the same authority as the original;
- 4) You authorize and request, without reservation, any present or former employer, landlord, school, police department, financial institution, division of motor vehicles, consumer reporting agency, or other entity, person or agency having knowledge about you to furnish International Village LLC and/or Trak-1 with any and all background information in their possession regarding you for these stated purposes;
- 5) You understand and agree that in connection with your lease your consumer report information, whether investigative or otherwise, may be shared with and/or reviewed by all applicable parties involved in the leasing process;
- 6) You have read and fully understand the foregoing disclosure and this authorization.
- 7) You certify that all the information you have provided on this form is true, complete, correct and accurate; and
- 8) You certify you have received, reviewed and understand the "Summary of Your Rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.)" which is published by the Federal Trade Commission to help you know your rights.

**APPLICANT/CONSUMER Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*\*Your email address will be provided to notify you when any adverse public record information is being reported.*

*\*\* This information will be used for background screening and record matching purposes only.*