

## **OBTAINING YOUR CONSUMER FILE**

Please read the following instructions carefully. Failure to follow these instructions may delay processing of your request.

1. Under the Fair Credit Reporting Act (FCRA), you are entitled to a free copy of the information contained in your consumer file, if, within 60 days prior to your request, you have been notified of an adverse action taken towards you based upon information appearing in your consumer file, such as:
  - a. Denial of your housing application
  - b. Required to have a deposit not required by another applicant
  - c. Required to have a cosigner/guarantor
  - d. Assessed a higher rental rate than another applicant
  - e. Denied employment or a promotion
  - f. Reassigned or terminated
  
2. Under the FCRA, you are entitled to one free copy of your consumer file in any twelve month period. You are also entitled to a free copy of your consumer file if you meet the following criteria:
  - a. You have been notified of an adverse action, as set forth in the preceding paragraph.
  - b. You reside in a state where you are entitled to one or more free copies in any twelve month period.
  - c. You suspect that your file may contain fraudulent information, or you are a victim of identity theft.
  - d. You are unemployed or you currently receive public assistance.
  
3. If the above items #1 or #2 do not apply to you, there may be a processing fee that must accompany your request. Payment is allowed by personal check, cashier's check or money order only - payable to NTN. Do not send cash.

***(Fees are determined by the state in which you reside and are subject to change without notice)***

State	PRICE
Arizona	\$5.00 per copy
California	\$5.00 per copy
Colorado	\$5.00 per copy
Connecticut	\$5.00 per copy
Georgia	Free 1 <sup>st</sup> and 2 <sup>nd</sup> copy in any 12-month period; \$5.00 per additional copy
Kansas	\$5.00 per copy
Louisiana	\$5.00 per copy
Maine	\$5.00 per copy
Maryland	\$5.00 per copy
Massachusetts	\$5.00 per copy
Minnesota	\$5.00 per copy
Montana	\$5.00 per copy
Nebraska	\$5.00 per copy
New Hampshire	\$5.00 per copy

State	PRICE
New Jersey	\$5.00 per copy
New Mexico	\$5.00 per copy
New York	\$5.00 per copy
Rhode Island	\$5.00 per copy
Texas	\$5.00 per copy
Vermont	\$5.00 per copy
Washington	\$5.00 per copy
All Other States	\$9.00 per copy

4. The "Consumer Disclosure Request", must be signed, completed in full and be printed legibly in blue or black ink. Otherwise, your request may be delayed.
  
5. Please provide one (1) of the following forms of identification, along with your completed request form:
  - ❖ Photocopy of a valid driver's license, non- driver's license OR state, federal or military government-issued photo ID.
  
- 5A. Alternately, you may provide a photocopy of two (2) of the following pieces of identification:
  - ❖ Social Security Card or ITIN
  - ❖ Non-Government issued photo ID (such as Employment ID or Student ID)
  - ❖ Recent Utility Bill (electric, gas or telephone bill)

6. MAIL the signed and completed form to:

**National Tenant Network, Inc.  
Consumer Relations Department  
5755 Jean Rd STE 200  
Lake Oswego, Oregon 97035**

Disclosure of your NTN consumer file will be sent to you within 14 business days of receipt of your completed Disclosure Request Form. Mail is the preferred method for sending your completed Consumer Disclosure Request form; however, if you wish to FAX your completed form to us, please make sure you sign your Disclosure Request Form and include a photocopy of your government-issued photo ID, such as a valid driver's license, non-driver's license or passport to 1-800-340-1116. Disclosure of your NTN Confidential Consumer file will be provided within 14 business days from receipt of your FAX. To contact the Consumer Relations Department, please call 1-800-228-0989.

### **OBTAINING YOUR CREDIT FILE**

Your credit bureau file is not maintained by NTN. To obtain a copy of your credit bureau report, or for information regarding your credit file, including trade-line accounts such as credit cards, utility bills and bankruptcy information, please contact the national credit reporting agencies (CRAs) listed below.

If a copy of your credit report was obtained through NTN in conjunction with your application for housing, we will provide you with a copy of the report that was obtained if your request is received within 60 days from the date it is obtained by us. If your credit report was obtained more than 60 days prior to your request, please contact the credit bureau(s) to obtain a current copy of your credit report.

To dispute information contained in your Equifax, Experian or TransUnion credit reports, please contact the credit bureau(s) directly. In accordance with the FCRA, if your credit file was obtained through NTN, you may forward reinvestigation requests to the NTN Consumer Relations Department, which will in turn be forwarded to the appropriate credit bureau(s) for reinvestigation. Please do not submit credit bureau disputes to NTN, which have already been initiated through the credit bureau(s). We cannot assist you with a credit dispute if we did not access your credit file on behalf of our clients.

To receive your credit file from a national CRA, you may do the following:

1. Request a copy through the CRA's automated system via the toll free phone numbers below
2. Submit your request in writing to the CRA via the addresses below. Prior to submitting your request contact the CRA via the toll free phone numbers below to obtain specific information that you should include with your written request.
3. Request a copy through the agency's web site.
4. Request a copy through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1(877) 322-8228.

CRA CONTACT INFORMATION

**Experian National Consumer Assistance Center**

**PMB 2104** - Allen, Texas 75013-2104 Telephone: 1(888) 397-3742; Website: [www.experian.com](http://www.experian.com)

**Equifax Information Service Center**

**PMB 740241** - Atlanta, Georgia 30374-0241  
Telephone: 1(800) 685-1111; Website: [www.equifax.com](http://www.equifax.com)

**National Tenant Network**

**PO Box 1664** – Lake Oswego, Oregon 97034  
Telephone 800-228-0989 Website: [www.ntnonline.com](http://www.ntnonline.com)

**Trans Union LLC**

**PO Box 2000** - Chester, Pennsylvania 19022-2000  
Telephone: 1(800) 888-4213; Website: [www.transunion.com](http://www.transunion.com)

**FACTA Central Source**

Disclosure of credit file website:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
Telephone 1(877) 322-8228 or 1(877) FACT-ACT