

SUMMARY OF CONSUMER RIGHTS

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, which improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

Please know, however, that INFO1, as a reseller of consumer reports, does not maintain a database of credit information. Therefore, any changes made to a report as a result of reinvestigation affects only your current lender and does not affect the credit score. To permanently correct your credit report, you should contact one of the three repositories of information listed below.

Equifax (EFX)
PO Box 105873
Atlanta, GA 30348
Toll Free (888) 841-7335
www.equifax.com

Experian (XPN)
PO Box 9601
Allen, TX 75013-2104
Toll Free (888) 397-3742
www.experian.com

TransUnion (TUC)
2 Baldwin Place
Chester, PA 19022
Toll Free (800) 916-8800
www.transunion.com