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Suite 608	d that if n	, Ohio ıy appli	44718 cation f	to obt	ain a con nteering i	sumer repo is granted,	ort and/o to the ex	or inve	stigativ permitte	e consume ed by law,	er repoi	cion obtained in the report, I will be provided a copy of the report and a description believed the attached summary of my rights under the Fair Credit Reporting Act. Implaints, claims or legal actions of any kind against Cornerstone for providing the all actions against Gamma Phi Delta Sorority. Inc. or any of its employees, igation. The original, and I specifically waive any written notice from any entity which may a consumer report(s) and/or investigative consumer report(s) on my background cy. Sing my date of birth, social security number and the other information below for reasons. The maintained by an investigative consumer-reporting agency during normal erson and furnish proper identification; I am entitled to a copy of the file for a fee my choosing, who shall furnish reasonable identification. The inspection can also ent to a specified addressee. I can also request a summary of the information to dosure, and the toll charge, if any, for the telephone call is prepaid by or directly rider trained personnel to explain to me any of the information furnished to me; I information contained in files maintained on me. "Proper identification" as used cuments such as a valid driver's license, social security account number, military request a copy of the consumer/investigative report obtained by erstone will mail the consumer report directly to me. Will not obtain information about my "credit law, or is substantially job related, and the reasons for using the information are									
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For Office Use Only - Group ID (optional)	
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For Office Use Only – Location / Store # (optional)	
First Name	Middle Name or Initial
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Other Names Known By	Male Female
Social Security Number Primary Telephone Number (no das	ches)
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Previous Address	Apt # #yrs at this address
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Para informacion en espanol, visite http://www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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 http://www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- 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; O you are the victim of identify theft and place a fraud alert in your file; O your file

contains inaccurate information as a result of fraud; O you are on public assistance; O

you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See http://www.ftc.gov/credit 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 http://www.ftc.gov/creditfor 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.ftc.gov/credit.

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.ftc.gov/credit.

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. Federal enforcers are:



FOR QUESTIONS OR CONCERNS REGARDING	PLEASE CONTACT
	Federal Trade Commission
Consumer reporting agencies, creditors and others not listed below	Consumer Response Center- FCRA
	Washington, DC 20580 - 877-382-4357
National banks, federal branches/agencies of foreign banks (word	Office of the Comptroller of the Currency
"National" or initials "N.A." appear in or after bank's name)	Compliance Management, Mail Stop 6-6
National of lititals N.A. appear in of after bank's flame)	Washington, DC 20219 - 800-613-6743
Fodoral Bosonia System member banks (except national banks, and	Federal Reserve Board
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Division of Consumer & Community Affairs
rederal branches/agencies of foreign banks)	Washington, DC 20551 - 202-452-3693
0- :	Office of Thrift Supervision
Savings associations and federally chartered savings banks (word	Consumer Programs
'Federal" or initials "F.S.B." appear in federal institution's name)	Washington D.C. 20552 - 800- 842-6929
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Federal credit unions (words "Federal Credit Union" appear in nstitution's name)	1775 Duke Street
institution's name)	Alexandria, VA 22314 - 703-519-4600
Carte also also also de la companya	Federal Deposit Insurance Corporation
State-chartered banks that are not members of the Federal Reserve	Division of Compliance & Consumer Affairs Washington,
System	DC 20429 - 877-275-3342
Nie ausfaar an wil announce and in a suite debut for a suite debut	Department of Transportation
Air, surface, or rail common carriers regulated by former Civil	Office of Financial Management
Aeronautics Board or Interstate Commerce Commission	Washington, DC 20590 - 202-366-1306
	Department of Agriculture
Activities subject to the Packers and Stockyards Act, 1921	Office of Deputy Administrator-GIPSA
	Washington, DC 20250 - 202-720-7051