



ADDISON GREEN AT ABERDEEN ASSOCIATION, INC.

C/o Century Management Consultants, Inc.
2950 Jog Road, Greenacres, FL 33467
561-641-1016 ~ 561-641-9118 Fax
www.cmcmanagement.biz

(PLEASE CHECK ONE)

APPLICATION FOR PURCHASE OR LEASE

Address # _____ Closing Date or Lease Term: _____

Applicant Name: _____ Phone: _____

Co-applicant Name: _____ Phone: _____

Email: _____ Email: _____

This is a 55 and over community. Processing may take up to 30 days

Two-sided pages will NOT be accepted

Applications will not be processed if pages are missing or application is incomplete.

Out of State or foreign background checks will incur additional fee

The following must accompany this application or it will not be processed

- A Background Check will be performed. See attached.
- APPLICATION FEE: \$250.00 *NON-REFUNDABLE*** Per Applicant 19 yrs. or older, or Married Couple; Cashier's Check or Money Order Made payable to Addison Green at Aberdeen Assn, Inc. Unmarried co-applicants must complete separate application.
- PROCESSING FEE: \$150.00 *NON-REFUNDABLE*** Cashier's Check or Money Order Made payable to CMC MANAGEMENT.
- Copy of your Driver's License(s)/Photo I.D./Passport
- Copy of vehicle registration(s)
- Copy of signed purchase contract
- Current Owner(s) account must be current and violations corrected**

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 after the interview/orientation. When 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 BUYER OR THEY CAN BE PURCHASED AT www.condocerts.com

Updated March 2026



_____ Initial _____ Initial

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This packet is for the purchase or lease of any property at Addison Green.

Prior approval from the Aberdeen Golf and Country Club is required prior to turning in this application to us. You can obtain an application package from them:

***Aberdeen Golf & Country Club
8251 Aberdeen Drive
Boynton Beach, FL 33472***

Please review all pages and sign and/or initial where indicated.

No Real Estate Person or Agent or anyone from CMC can approve anything without the first approval in writing from the Board.

Make sure you receive a copy of the Bylaws and Rules & Regs pertaining to Addison Green.

Thank you and welcome aboard.

The Board of Directors
Addison Green at Aberdeen Association, Inc.

Applicant Signature

Date

Co-Applicant Signature

Date

Revised October 2025

ADDISON GREEN HOA

APPLICANT(S) INFORMATION (Check one) **PURCHASE** or **LEASE**

Name: _____ Date of Birth: _____

Spouse' Name: _____ Date of Birth: _____

Children under the age of 19 are not permitted.

Other adult Occupants: _____ Date of Birth: _____
Relationship: _____

Other adult Occupants: _____ Date of Birth: _____
Relationship: _____

RESIDENCE HISTORY

Present address: _____

Own or Lease How Long? _____ Present Landlord _____

Phone: _____

Previous address: _____

Own or Lease How Long? _____ Previous Landlord _____

Phone: _____

EMPLOYMENT HISTORY

Employed by: _____ Income: \$ _____

Address: _____

Position: _____ How long? _____ Phone: _____

Military Status: Active? Yes No

* Minimum of 5 years employment history required for Single person or married couple. Please attach additional pages if necessary.

SPOUSE EMPLOYMENT HISTORY

Employed by: _____ Income: \$ _____

Address: _____

Position: _____ How long? _____ Phone: _____

Military Status: Active? Yes No

_____ Initial _____ Initial

References:

Name: _____

Address: _____

Name: _____

Address: _____

VEHICLES:

State _____ Make/year: _____ Color/Model _____

Tag # _____ Insurance Carrier: _____

State _____ Make/year: _____ Color/Model _____

Tag # _____ Insurance Carrier: _____

PETS:

Name _____ Type _____ Breed _____ Color _____ Weight _____ Age _____

Name _____ Type _____ Breed _____ Color _____ Weight _____ Age _____

IN CASE OF EMERGENCY CONTACT:

Name _____ Phone _____

Name _____ Phone _____

By my/our signature below, I/we attest that all information provided is true and accurate:

Signature: _____

Date: _____

Signature: _____

Date: _____

ADDISON GREEN AT ABERDEEN ASSOCIATION, INC.

FAIR HOUSING ACT AGE VERIFICATION FORM

Property Address: _____

INSTRUCTIONS: The following information is requested of all unit owners and/or occupants residing in the above referenced unit. Owners are responsible for providing this form to their tenants. 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:

**Addison Green at Aberdeen 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 for the over 55 years of age qualifier must be provided:

1. Birth Certificate
2. Driver's License
3. Any State, National or International Official Document verifying age
4. Military I.D.
5. Passport
6. Immigration Card

<u>OCCUPANTS' NAMES</u>	<u>AGE</u>	<u>DOCUMENT ENCLOSED</u>	<u>TYPE OF OCCUPANCY</u> Owner/occupant
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

If you are an occupant of the unit, please return with this form, the proof of age document requested above.

Dated this _____ day of _____, 20 ____.

Enclosures:
Photocopies of proof of age documents

_____ Initial _____ Initial

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ACKNOWLEDGEMENT OF RECEIPT OF GOVERNING DOCUMENTS

FOR PURCHASERS OR LESSEES:

All purchasers and/or renters of Homes in Addison Green are subject to all the rules of the Governing Documents, its By-Laws, Restrictions, Rules and Regulations. I have been provided with, have read and understand to the best of my ability, the Documents, Restrictions and Rules and Regulations of this Association, and promise to abide by them.

Signature of Applicant

Signature of Co - Applicant

Signature of Witness

Date

ADDISON GREEN AT ABERDEEN
RULES AND REGULATIONS FOR PETS

Updated as of February 1, 2013

Common household pets, such as dogs and cats, may be kept by Residents as long as the following conditions are observed:

All pets must be hand-carried in all covered common areas. In all other areas, they must be leashed. All pets must be walked on the sidewalk or street only – no walking on owner lawns or grassy common areas. Under no circumstances are pets permitted on the pool deck area or the clubhouse. Residents shall clean up any accident their pets might have on the premises and waste must be properly disposed of.

Not more than two (2) domestic pets (limited to either dogs, cats or other common household pets) having a weight of no more than 35 pounds per pet, may be kept in a home, provided said pets: (i) are not kept, bred or maintained for any commercial purpose; (ii) are not a nuisance or annoyance to neighbors; and (iii) are not left unattended on balconies or outside the homes.

Under the Documents, an Owner agrees to indemnify the Association and hold it harmless against any loss or liability of any kind or character whatsoever arising from or growing out of having any animal on the property.

If a dog or any other animal becomes obnoxious to other Residents by barking or otherwise, the resident thereof must cause the problem to be corrected, and if the problem is not corrected, the Resident, upon written notice by the Association, will be required to permanently remove such animal from the property.

Description of Pet (please print unless otherwise instructed)

1) **Name of Pet:** _____

Breed _____ **Weight** _____ **Age:** _____

2) **Name of Pet:** _____

Breed _____ **Weight** _____ **Age:** _____

Name of Owner: _____

Signature: _____

Addison Green Address: _____

- a) **Attach a photograph of your pet(s)**
- b) **Attach the Veterinarian's Certificate(s) stating current weigh of pet and expected weight of pet at maturity**

ADDISON GREEN AT ABERDEEN

DISCLOSURE SUMMARY

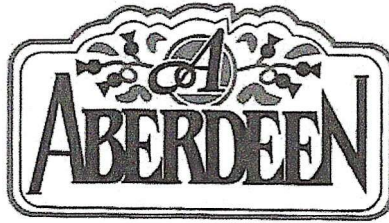
1. As a purchaser of a property in this community, you will be obligated to be a member of a Homeowners' Association.
2. There have been or will be Recorded Restrictive Covenants governing the use and occupancy of properties in this community.
3. You will be obligated to pay assessments to the Association, which assessments are subject to periodic change.
4. Your failure to pay these assessments could result in a lien on your property.
5. There is no obligation to pay rent or land use fees for recreational or other commonly used facilities as an obligation of membership in the homeowners' association.
6. The Restrictive Covenants can be amended without the approval of the Association Membership.
7. The statements contained in this disclosure form are only summary in nature, and as a prospective purchaser, you should refer to the Covenants and the Association Documents.
8. These Documents are a matter of public record and can be obtained from the Palm Beach County Clerk's Office.

Purchaser Signature

Date

Co-purchaser Signature

Date



PROPERTY OWNERS ASSOCIATION
COMCAST REQUEST OF SERVICE

HOA- Use this form and procedure to request change in service or new service under the COMCAST BULK CONTRACT OFR ABERDEEN POA.

NEW HOMEOWNERS- Must fill out and return this form to **Campbell Property Management** prior to closing.

CURRENT HOMEOWNERS- Downgrade in service is **NOT** permitted.

Upgrades are permitted once a year-forms must be turned in by **November 1st** on any year.

TENANTS- No changes are permitted by tenants only homeowners can request upgrade of service.

A tenant may order retail services from providers (Comcast, AT&T, etc.) at their own expense. Outside of the Aberdeen Bulk Comcast Contract.

INSTALLATION- To have equipment installed or receive a local phone number, contact Comcast Bulk Contract Department at 1-800-934-6489. Comcast may charge an installation fee with is the homeowner's responsibility to pay.

PLEASE NOTE: Current homeowner's are only permitted to upgrade once a year and down grading is permitted. New homeowner's can choose either video only or triple play.

This form must be submitted to **Campbell Property Management** by November1st for upgrades

This form must be submitted to **Campbell Property Management** before closing for new homeowner

NEW HOMEOWNERS- VIDEO ONLY _____ TRIPLE PLAY _____ CLOSING DATE _____

New homeowners must include closing date

NEW HOMEOWNER NAME: _____

CURRENT HOMOENWER UPGRADE- ONLY UPGRADE TO TRIPLE PLAY IS PERMITTED _____

CURRENT HOMEOWNER NAME FOR UPGRADE: _____

ABERDEEN ADDRESS: _____

PHONE #: _____ **VILLAGE:** _____

SIGNATURE: _____ **DATE:** _____

ADDISON GREEN RULES & REGS HIGHLIGHTS

HOA RULES- At settlement time you were besieged with an overload of documents. It is understood that with all the trauma associated with settling into a new home few people, if any take the time to study the community docs. We will attempt to highlight the major items. **No** modification can be approved by anyone other than the Addison Board prior to or after purchase.

COACH LIGHTS- All coach lights must be illuminated between dusk till 11:00 PM. This provides safety for those walking in the evening and is a theft deterrent. Most people use a battery backup timer to avoid problems when there is a power surge. Some timers will adjust the "on time: with the changing seasons. Coach lights must be the same on all houses!

TRASH- Trash is collected on Wednesday and Saturdays. Vegetation is collected on Wednesday and re-cycling on Saturday. We do not allow trash to be put into a stand- alone, plastic bag. It attracts animals and rodents and offsets our pest program. However, garden vegetation can be placed into a plastic bag. Residents are given the benefit of doubt so all plastic bags out for Saturday pick up ARE assumed to contain vegetation. since vegetation is not collected on Saturday, it is further assumed that those bags contain trash which is a violation of our rules. Trash can be placed curbside after 5:00PM on the evening before collection and cans should be brought in by 5:00PM. Cans must be stored inside of your garage. If you will be away for trash pick- up, try to coordinate with a neighbor so cans are not out longer than permitted. No vegetation may be placed on any of the grassy areas.

ARCHITECTURE CHANGES- Before making ANY changes to the exterior of you home such as but not restricted to; (screened lanais, gutters, storm shutters, changing of paint colors, glass front doors, landscaping, exterior lights, porch enclosures, pools or patio extensions), you must complete an ARC Form. WITHOUT DOING THIS YOU MAY BE FORCED TO UNDO THE WORK AND THEN APPLY. This is not as severe as is may sound. We are very liberal and only wish to maintain the appearance of our community and preserve the value. Please note, NO FENCE IS ALLOWED IN FRONT YARD AT ALL. NO FENCE is allowed in the back of your home made out of any type of material, unless you plan to install a pool or other water features. State Regulations state that you must fence in the water feature of any kind and must be approved by the Board.

SOCIAL CLUB- There is a separate community organization that organizes social events for residents. All are invited to join.

RENTALS and NEW OWNERS- All residents must be approved by the Board. We do not permit short term rental- all agreements must be for a minimum of 6 months. Owners and residents are not permitted to rent our rooms. Lessees are required to complete an application and pay a fee. This is for the protection of all residents. (We denied a recent application when the background check revealed the prospective lessee was registered sex offender) The same process is applied to those purchasing homes in Addison Green.

Applicant's Signature

Date

Applicant's Signature

Date

GARAGE DOORS- We ask that all garage doors remain closed unless the resident is working outside (lawn pruning, car wash, etc.) Not only are the open doors often an eyesore but it invites theft by advertising what is inside. There are always various contractors entering and leaving Addison. The open doors also invite critters and insects into your home.

DOGS- Yep, we love them but----you must pick up waste. This rule is not relaxed in common areas where there is an adjacent home. (One owner was observed diligently picking up waste and then throwing it behind the Addison Green sign.) Neighbors are asked to report offending dog owners.

FEEDING ANIMALS/WILDLIFE- We must not feed animals of any kind. No owner/residents shall leave any food of any kind out to attract ANY animals of any kind.

SPEED LIMIT- We have 23mph speed limit within the community as well as some stop signs. remember, with only 140 homes, your neighbors quickly identify those who are creating a safety hazard.

SNOWBIRDS- Many do not live in Addison 12 months a year. When away either hire a house sitter or have a neighbor with a key look after your home. Some owners have taken offense when cited for coach lamps, feeling the rules only apply to people in residence.

Security- We live in a very safe community and are aware of only 3 burglaries in 13 years (2 occurred during the construction phase). However, we suggest certain safeguards to help preserve this: always use your alarm when leaving your home; do not leave your home or car doors unlocked; keep garage doors closed; consider upgrading your alarm system with motion detectors; use outside lighting triggered by motion detectors; put a hasp lock over your alarm box to reduce the chance of intruders de-activation; put pins in sliding doors to prevent them from being lifted out; use wood in sliding door track to prevent door from being forced open and be aware of suspicious vehicles. We have a "No soliciting" sign posted at our gate. Anyone knocking on your door trying to sell something is guilty of trespassing. This is often a ploy to discover unoccupied homes. Politely excuse yourself and then call the Sherriff.

STREET PARKING - Overnight street-parking is prohibited. This makes it easier to identify outsiders who do not belong in Addison. Parked cars should not intrude into the sidewalk or over grassy areas. Commercial vehicles may not belong in Addison. This does not impact contractors servicing the community. A commercial vehicle is defined as one with commercial tag or displaying ANY form of advertising.

OVER 55 STATUS- As an "over 55 community" Addison qualifies for certain tax breaks. This means that at least 80% of occupants are 55 years old. Our documents prohibit anyone under the age of 19 from living in Addison.

Welcome to our community. There is an open invitation to get involved. Join the Social Club, come to the HOA meetings and volunteer er to participate in support committees.

Applicant's Signature

Date

Applicant's Signature

Date

EXHIBIT "A"
CONSENT TO ONLINE/ELECTRONIC VOTING
AND/OR CONSENT TO RECEIVE ELECTONIC NOTICE

The undersigned, being a deeded Unit Owner for Property Address _____

(if you own multiple Units, attach a list of all properties owned), at Addison Green at Aberdeen Association, Inc. pursuant to Florida Statutes, hereby consents in writing to:

(Please place a check mark or x in the box to indicate that you are giving consent.)

1. **ONLINE/ELECTRONIC VOTING.** By signing this consent form, I consent to voting electronically online/electronically for elections and other unit owner votes for Addison Green at Aberdeen Inc. to the fullest extent permitted by law with respect to the above-listed unit(s) and pursuant to the provisions of the Board's Resolution authorizing electronic voting ("Resolution"). I designate the following email address for online/electronic voting purposes: (PRINT NEATLY) _____ . The undersigned understands and agrees that in order to be valid, this consent form must be signed and on file with the Association at least **fourteen (14) days** prior to the meeting or election in which the Unit Owner wishes to vote online/electronically, and that all online/electronic votes shall be cast in advance of said meeting at which time the ability to vote online/electronically shall be deemed closed for that meeting or election.

I further understand and agree that, in order to use a different e-mail address for casting votes online/electronically, I must notify the Association in writing of the change of e-mail address no later than **fourteen (14) days** prior to the meeting or election in which I wish to vote by online/electronic means. If I do not provide timely written notice of this change of e-mail address to the Association as provided herein, I further understand and agree that I may not be able to vote online/electronically until the next membership meeting and/or election.

2. **ELECTRONIC NOTICE.** I consent to receiving notices by electronic transmission for meetings of the Board of Directors, meetings of Committees or meetings of the Unit Owners/Membership of **Addison Green at Aberdeen Association, Inc.** and with respect to any other notices that are statutorily permitted to be sent via electronic transmission. I designate the following email address for electronic notice purposes: (PRINT NEATLY) _____ . The undersigned understands that mailed/delivered paper notices may not be provided to me with respect to the above-referenced unit(s) unless the undersigned has timely revoked consent to receipt of notices by electronic transmission in writing. **Please be aware that if you consent to receive notices by electronic transmission, your e-mail address designated for that purpose will be an official and inspectable record of the Association.**

All Unit Owners or Designated Voter
Please Sign, Print Name and Affix Date Below:

By: _____

Print Name: _____

Date: _____

By: _____

Print Name: _____

Date: _____

COUNTRY CLUB MEMBERSHIP

I hereby acknowledge and understand that by purchasing a home in Addison Green at Aberdeen Association, Inc., I must also join the Country Club.

Applicant's Signature

Date

Co-Applicant's Signature

Date

COUNTRY CLUB APPROVAL

APPROVED BY:

Signature

Date

_____ Initial _____ Initial



FOR ACCESS TO THE COMMUNITY

You will be contacted at least three (3) days prior to closing to arrange access.

IF you have not been contacted

Send E-mail to addisonbmp@gmail.com

Include:

- 1. Your name**
- 2. House number**
- 3. Most accessible phone number**
- 4. Closing Date**

_____ Initial

_____ Initial

_____ HOA Initial

TO BE FILLED OUT BY APPLICANT(S)
(Please type information or print clearly)
FOR CMC OFFICE USE ONLY

All Questions must be answered - write N/A if not applicable

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: _____

If purchase, will you live on property:

full time or part time or not at all *(if part time resident-must inform CMC when you will be in residence at the association or away at your alternate address, each time, and any changes of alternate address must be reported to CMC)*

Alternate mailing address:

Phone # _____ **Phone #** _____

Email: _____

Email: _____

This form should be given to the property manager with the application and a copy retained at front desk to be submitted to A/R with Warranty Deed when received.

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, 18344 Oxnard Street, Suite 101, Tarzana, CA 91356: Tel. #1-877-251-5656; 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: _____

_____ Initial _____ Initial

Para información en español, visite 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 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 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 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.
- **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.

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:

TYPE OF BUSINESS:	CONTACT:
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
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
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 th 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