CMC PROPERTY MANAGEMENT

APPLICATION FOR LEASE

NAME: _____ ADDRESS: _____



_____ ATTACHED IS A COPY OF MY (AND CO-APPLICANT) DRIVER'S LICENSE OR OTHER VALID PHOTO I.D.

_____ ATTACHED IS A COPY OF MY (AN CO-APPLICANT) DRIVER'S LICENSE OR OTHER VALID PHOTO ID

_____ ATTACHED IS A COPY OF THE EXECUTED CONTRACT

_____ NON-REFUNDABLE APPLICATION FEE OF $250.00 (CASHIER'S CHECK OR MONEY ORDER) MADE PAYABLE TO ADDISON GREEN HOMEOWNER'S ASSOCIATION

_____ NON-REFUNDABLE PROCESSING FEE OF $150.00 (CASHIER'S CHECK OR MONEY ORDER) MADE PAYABLE TO CMC MANAGEMENT, INC.

****

☐ **APPROVED** ☐ **DENIED BY: SIGNATURE: _____**

DATE: _____



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

LEASE APPLICATION

Address #_____ **Closing Date:** _____ _____

Applicant Name: ____ _____ **Phone:** _____

Co-applicant Name: _____ **Phone:** _____

Email:_____ _____ **Email:** _____

This is a 55 and over community. Processing may take up to 30 days
The following must accompany this application or it will not be processed
Applications will not be processed if pages are missing or application is incomplete.
Out of State or foreign background checks will incur additional fee

- A Background Check will be performed. See attached.
- **APPLICATION FEE:** $250.00 *NON-REFUNDABLE* Per Applicant19 yrs. or older, or Married Couple; Cashier's Check or Money Order Made payable to Addison Green at Aberdeen Assn, Inc.
- **PROCESSING FEE:** $150.00 *NON-REFUNDABLE* 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 lease contract
- **Current Owner(s) account must be current and violations corrected**

Association approval required prior to move-in

CURRENT OWNER MUST PROVIDE GOVERNING DOCUMENTS TO LESSEE OR THEY CAN BE PURCHASED AT www.condocerts.com

CMC PROPERTY MANAGEMENT

ADDISON GREEN AT ABERDEEN ASSOCIATION, INC.

UNMARRIED CO-APPLICANTS USE SEPARATE APPLICATION

Date____ _____ Home Phone _____ Desired Date Of Occupancy_____

Apt. No._____ Bldg. No._____ Purchase _____ OR Lease ____ _____

Name_____SS # _____-_____-_____ DOB_____ -_____-_____
Last First MI Jr/Sr Prior

Spouse_____SS #_____-_____-_____ DOB_____ -_____-_____
Last First MI Jr/Sr. Prior

Other_____ SS #_____-_____ -_____ DOB_____ -_____-_____
Last First MI Jr/Sr. Prior

Occupants_____ SS #_____-_____ -_____ DOB_____ -_____-_____

Present Address____ _____
Street Apt # City State Zip Code

Present Landlord or Mortgage Co_____Phone (_)____

Length of Residence:_____-_____ TO _____ -_____ Monthly Rent/Mort$_____ #Pets____ _____Type_____Weight_____
Mo Yr. Mo. Yr.

Previous Landlord_____ Phone(_)_____

Length of Residence _____ -_____ TO _____ -_____ Monthly Rent $_____
Mo. Yr. Mo. Yr.

Present Employer_____ City & St._____ PH ( )_____

Position____ _____Dates Employed _____-_____ TO _____-_____ Income $_____per_____
Mo. Yr. Mo. Yr.

Previous Employer_____ City & St._____ PH (____)_____

Position____ _____Dates Employed _____-_____ TO _____-_____ Income $_____per _____
Mo. Yr. Mo. Yr.

Spouse Present Employer _____ City & St_____ PH (_)____

Position____ _____Dates Employed _____-_____ TO _____-_____ Income $_____per _____
Mo. Yr. Mo. Yr.

In Case of Emergency Notify_____(_)____
Name Relationship Address Phone Number

MILITARY STATUS: ACTIVE? YES____ NO_____

Have you ever left owing money to an owner or landlord? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____
Have you ever been arrested for a felony? Applicant: Yes ____ _ No _____ Spouse: Yes _____ No ____
Have you ever been convicted of a felony? Applicant: Yes ____ _ No _____ Spouse: Yes _____ No ____
If you have answered yes to any of the above questions, please explain the circumstances regarding the situation on back of this sheet.

AUTHORIZATION OF RELEASE OF INFORMATION: Applicant(s) represents that all of the above information and statements on the application for rental are true and complete, and hereby authorizes verification of any and all information relating to residential history (rental or mortgage), employment history, criminal history records, court records, and credit records. This application must be signed before it can be processed by management. **Applicant acknowledges that false or omitted information herein may constitute grounds for rejection of this application, termination of right of occupancy, and/or forfeiture of fees or deposits and may constitute a criminal offense under the laws of this State.** No oral agreements have been made.

_____ _____ _____ _____
Applicant's Signature Date Spouse's Signature Date

ADDISON GREEN AT ABERDEEN ASSOCIATION, INC.

UNMARRIED CO-APPLICANTS USE SEPARATE APPLICATION

Date____ _____ Home Phone _____ Desired Date Of Occupancy_____

Apt. No._____ Bldg. No._____ Purchase _____ OR Lease ____ _____

Name_____SS # _____-_____-_____ DOB_____ -_____-_____
Last First MI Jr/Sr Prior

Spouse_____SS #_____-_____-_____ DOB_____ -_____-_____
Last First MI Jr/Sr. Prior

Other_____ SS #_____-_____ -_____ DOB_____ -_____-_____
Last First MI Jr/Sr. Prior

Occupants_____ SS #_____-_____ -_____ DOB_____ -_____-_____

Present Address____ _____
Street Apt # City State Zip Code

Present Landlord or Mortgage Co_____Phone (_)____

Length of Residence:_____-_____ TO _____ -_____ Monthly Rent/Mort$_____ #Pets____ _____Type_____Weight_____
Mo Yr. Mo. Yr.

Previous Landlord_____ Phone(_)_____

Length of Residence _____ -_____ TO _____ -_____ Monthly Rent $_____
Mo. Yr. Mo. Yr.

Present Employer_____ City & St._____ PH ( )_____

Position____ _____Dates Employed _____-_____ TO _____-_____ Income $_____per_____
Mo. Yr. Mo. Yr.

Previous Employer_____ City & St._____ PH (____)_____

Position____ _____Dates Employed _____-_____ TO _____-_____ Income $_____per _____
Mo. Yr. Mo. Yr.

Spouse Present Employer _____ City & St_____ PH (_)____

Position____ _____Dates Employed _____-_____ TO _____-_____ Income $_____per _____
Mo. Yr. Mo. Yr.

In Case of Emergency Notify_____(_)____
Name Relationship Address Phone Number

MILITARY STATUS: ACTIVE? YES____ NO_____

Have you ever left owing money to an owner or landlord? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____
Have you ever been arrested for a felony? Applicant: Yes ____ _ No _____ Spouse: Yes _____ No ____
Have you ever been convicted of a felony? Applicant: Yes ____ _ No _____ Spouse: Yes _____ No ____
If you have answered yes to any of the above questions, please explain the circumstances regarding the situation on back of this sheet.

AUTHORIZATION OF RELEASE OF INFORMATION: Applicant(s) represents that all of the above information and statements on the application for rental are true and complete, and hereby authorizes verification of any and all information relating to residential history (rental or mortgage), employment history, criminal history records, court records, and credit records. This application must be signed before it can be processed by management. **Applicant acknowledges that false or omitted information herein may constitute grounds for rejection of this application, termination of right of occupancy, and/or forfeiture of fees or deposits and may constitute a criminal offense under the laws of this State.** No oral agreements have been made.

_____ _____ _____ _____
Applicant's Signature Date Spouse's 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

OCCUPANTS' NAMES	AGE	DOCUMENT ENCLOSED	TYPE OF OCCUPANCY 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

ADDISON GREEN AT ABERDEEN ASSN., INC.

C/o Century Management Consultants, Inc.
2950 Jog Road, Greenacres, FL 33467

561-641-1016 ~ 561-641-9118 Fax

www.cmcmanagement.biz

FOR LESSEES:

All Lessees 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 the Association's Governing Documents. I have also read and understand the 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**

ABERDEEN PROPERTY OWNERS' ASSOCIATION, INC.
COMCAST REQUEST FOR SERVICE CHANGE

INSTRUCTIONS:

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

NEW HOMEOWNERS – Must fill out and return this form to Campbell Property Management within 60 days of closing date. Proposed Closing Date: _____

CURRENT HOMEOWERS –

- Downgrade in service is not permitted
- Upgrades are permitted once per year – forms must be turned in by November 1st in any year

TENANTS – No changes 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 to receive a local phone number, personally contact Comcast Bulk Contract Department at 1-800-934-6489. Comcast may charge an installation fee which is the homeowner's responsibility to pay.

PLEASE NOTE: Current Homeowners are only permitted to upgrade once a year – no downgrading permitted. New Homeowner's can choose either video only or triple play.

****

REQUEST FOR CHANGE OF SERVICE

This form must be submitted to Campbell Property Management by November 1st for upgrades

NEW HOMEOWNERS –

Video only ☐ Triple Play ☐ Closing Date _____

CURRENT HOMEOWNER UPGRADE (only Triple Play upgrade permitted) ☐

Name of Homeowner: _____

Address: _____

Phone # _____ **Village:** _____

Signature_____ **Date:** _____ _____

Return to Campbell Property Management: 9897 Lake Worth Rd., Ste 904, Lake Worth, FL 33467; Office – 561-432-2703 Fax – 561-432-2181

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 form 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

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

LEASE

Association: _____ _____ _____ __

Projected closing date: _____

Address of Unit: _____

Applicant Name: _____

Co-Applicant Name: _____

Billing Address if different from Unit Address: _____

_____ _____ _____

Phone # _____ Phone #_____

Email: _____

Email: _____

*****

ADDISON GREEN AT ABERDEEN HOA, INC.
C/o CENTURY MANAGEMENT CONSULTANTS, INC.
2950 JOG ROAD, GREENACRES, FL 33467
561-641-1016 PHONE ~ 561-641-9118 FAX
INFO@CMCMANAGEMENT.BIZ

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, 9333 Melvin Ave., Northridge, CA 91324; 866-570-4949; **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: _____

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 many 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	 a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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., 8th 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 or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

PLEASE KEEP FOR YOUR RECORDS

AFTER CLOSING OR APPROVED RENTAL

PLEASE CONTACT

JOHN VITALE

Cell and text (516) 662-0941

Email: johnvdj@aol.com

Between 9 am and 5 pm – Monday – Friday

FOR GATE ACCESS