

FAIR CREDIT REPORTING ACT DISCLOSURE TO APPLICANT

You **must be told if information in your file has been used against you.** Anyone who uses information from a CRA (Credit Reporting Agency) to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report derogatory information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

For questions or concerns regarding	Please contact
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center- FCRA Washington, DC 20580 * 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6- 6 Washington, DC 20219 * 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 * 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington D.C. 20552* 800- 842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 * 703- 518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 * 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 * 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 * 202-720-7051

**SPECIALIZED RESOURCE GROUP (SRG) AUTHORIZATION RELEASE
DISCLOSURE AND CONSENT FOR INVESTIGATIVE CONSUMER REPORT**

APPLICANT COMPLETE THE FOLLOWING

In connection with my application for employment, I understand that an investigative consumer report may be requested that will include information as to my character, work habits, performance, experience, and along with reasons for termination of past employment. I understand that as directed by company policy and consistent with the job described you may be requesting information from public sources about my workers' compensation injuries, criminal records history, civil records history, bankruptcies, tax liens, judgments, education, credentials, credit history, and references. Medical and workers' compensation information will only be requested in compliance with the Federal Americans with Disabilities Act (ADA) and /or any other applicable state laws. According to the Fair Credit Reporting Act, I am entitled to know if employment is denied because of information obtained by my prospective employer from a consumer reporting agency. If so, I will be notified and given the name and address of the agency or the source which provided the information. I acknowledge that a telephonic facsimile (FAX), photographic, or digital image copy shall be as valid as the original. **This report is made from direct copies of public records. If any part of this report is false you may contact the investigator to have the public records corrected. There is a charge of \$20.00 (paid to the investigator) to insure your records are corrected in the databases used.** I hereby authorize, without reservation, any, law enforcement agency, institution, information service bureau, school, employer, reference or insurance company contacted by SRG, or its agents/investigators, to furnish the information described. The following information is required by law enforcement agencies and other entities for positive identification purposes when checking public records. It is confidential, and will not be used for any other purposes. I hereby release the employer and agents, all persons, agencies, and entities arising from the request for or release of any of the above mentioned information or reports.

Last Name First Name Middle

Print Other Names Used

Home Address

City State Zip

Social Security Number

Date of Birth

Driver's License Number State

Name As It Appears On License

Applicant Signature
/ /

Today's Date

I wish to receive a copy of any Consumer/Investigative report that is requested on me.

**EMPLOYER COMPLETE THE FOLLOWING
AND FAX TO: (714) 841-4567**

Requestor Name

Company Name

Address

City State Zip
() ()

Phone Fax

Deliver Report Via
 Fax Mail Email: _____

EMPLOYER: COMPLETE ORDER FORM

- TIER I Includes:**
- Social Security Number Verification
 - CA Criminal Records Search
 - Nationwide Sex and Violent Offender Search
 - Terrorist Watch List
 - CA Civil Records Search
 - Credit Report
 - CA Workers' Comp Records

- TIER II Includes:**
- Tier I Results and;
 - Department of Motor Vehicle Report
 - Education Verification
 - Credential Verification

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Employment Reference Check
(Specify # of employers _____)

CA DMV Report

Education Verification
(Specify institution _____)

Credential / Licenses Verification
(Specify type _____)

State Workers' Comp Records

National Wants and Warrants

Credit Report

Terrorist Watch List

Social Security Number Verification

National Sex and Violent Offender Search

CA Criminal Records Search
 Municipal Superior Federal
 County _____

National Criminal Records Search
 Municipal Superior Federal
 County _____

CA Civil Records Search
 Municipal Superior Federal
 County _____

Bankruptcies, Judgments and Tax Liens
 CA State Nationwide

Court on-site Hand Search
 CA State CA County (Specify: _____)
 Nationwide County (Specify: _____)