



Consumer Disclosure & Dispute Department
520 W Erie Suite 340 Chicago, IL 60654 Toll Free
Number: 888-SIX CHEC Fax: 312 76-8989

Request for Disclosure Copy / Reinvestigation Form

You have the right to request a free copy of the consumer report conducted on you. If you wish to receive a copy of your report for general disclosure purposes or to dispute the accuracy of any information contained within the KENTECH Consulting Inc. consumer or investigative consumer report, please complete and return this form. If you are disputing information be sure to complete the attached **Dispute Form** as well.

How to Submit Request

You may submit your completed form request via email, mail or fax (312-276-8989) email support@ekentech.com or mail (520 W Erie Suite 340 Chicago, IL 60654). When submitting, please include the following documents so that we may provide you the most complete and expedited response.

- This signed Request for Request or Reinvestigation Form
- Copy of a state issued picture identification
- Court documents supporting any requested changes (only if applicable)

Reason for Report

- General Disclosure Copy of Consumer Report
- Consumer Report: search you conducted on yourself
- Dispute of an Investigative Consumer Report: requested by (company name) _____ (complete the attached dispute form.)
- Other: _____

Last Name	First Name	Middle Name	Suffix
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Street Address	City	State	Zip Code
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Daytime Telephone Number	Evening Telephone Number
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Social Security Number	Date of Birth
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Driver's License Number	State	Email Address
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Receiving Your Request Results

Indicate your preference on receiving your report by selecting (one selection):

- Fax _____ Email _____ Mail (Note: will be sent to your disclosed address above.)

My signature below authorizes KENTECH Consulting Inc. to begin the disclosure process in connection with a consumer report or investigative consumer report, which was prepared on me by KENTECH Consulting Inc.

Signature	Date
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Dispute Form

Only complete this page if disputing the accuracy of your report.

Reason for dispute, provide details we should know about your dispute. Please be as specific as possible

1. **Criminal/Civil Record:** _____ **Source:** _____

- This record is not about you
- The record is about you, but it lists the wrong offense or lists a felony when you were convicted of a misdemeanor
- This record is about you, but it doesn't correctly show what the result was (for example, the case was dismissed, but it shows you were convicted or it has the wrong date for your conviction)
- This record is about you, but it was later removed from public records (for example, the case was dismissed after probation, expunged, sealed or make non-public or you received a pardon)
- This record is about you, but it has other incorrect information, provide details:

2. **Criminal/Civil Record:** _____ **Source:** _____

- This record is not about you
- The record is about you, but it lists the wrong offense or lists a felony when you were convicted of a misdemeanor
- This record is about you, but it doesn't correctly show what the result was (for example, the case was dismissed, but it shows you were convicted or it has the wrong date for your conviction)
- This record is about you, but it was later removed from public records (for example, the case was dismissed after probation, expunged, sealed or make non-public or you received a pardon)
- This record is about you, but it has other incorrect information, provide details:

3. **Criminal/Civil Record:** _____ **Source:** _____

- This record is not about you
- The record is about you, but it lists the wrong offense or lists a felony when you were convicted of a misdemeanor
- This record is about you, but it doesn't correctly show what the result was (for example, the case was dismissed, but it shows you were convicted or it has the wrong date for your conviction)
- This record is about you, but it was later removed from public records (for example, the case was dismissed after probation, expunged, sealed or make non-public or you received a pardon)
- This record is about you, but it has other incorrect information, provide details:

You will be contacted by KENTECH Consulting Inc. following the receipt of your signed form. If you have any further questions, you may contact the KENTECH Consulting Inc. disclosure department by calling us toll free at 888 SIX CHEC.

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 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., 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