

DISCLOSURES TO REPORT SUBJECTS

1. The Fair Credit Reporting Act allows me to obtain a disclosure from every credit reporting agency of the nature and substance of all information in my file at the time of the request. Full disclosure of information in your file at Experian must be obtained directly from Experian by calling 888-397-3742 or logging on to www.experian.com/consumer. The credit report you are requesting from Resident Research, LLC is not intended to constitute the disclosure of Experian information required by the Fair Credit Reporting Act or similar state laws.
2. I am entitled to receive a disclosure directly from the consumer reporting agency free of charge under the following circumstances:
 - a. I have been denied credit, insurance or employment within the past sixty (60) days as a result of my credit report
 - b. I certify in writing that I am unemployed and intend to apply for employment in the sixty (60) day period beginning on the date on which I made the certification
 - c. I am a recipient of public welfare assistance
 - d. I have reason to believe that my file at the agency contains inaccurate information due to fraud
 - e. Annually at www.annualcreditreport.com

Otherwise, the consumer reporting agency may impose a reasonable charge for the disclosure.

3. The Fair Credit Reporting Act permits me to dispute inaccurate or incomplete information in my credit file. I understand that accurate information cannot be changed.
4. I do not have to purchase my credit report or other information from Resident Research, LLC to dispute inaccurate or incomplete information in my Experian file or to receive a copy of my Experian consumer credit report.
5. Experian's National Consumer Assistance Center provides a proprietary consumer disclosure that is different from the consumer credit report provided by Resident Research, LLC. The disclosure report must be obtained directly from Experian. Consumers residing in the States of Colorado, Massachusetts, Maryland, New Jersey, and Vermont may receive a free copy of their consumer credit report once per year and residents of the State of Georgia may receive two (2) copies per year.
6. Fraud Alerts are available to any eligible consumers—free of charge—from a national consumer reporting agency.
7. I have the right to purchase a consumer credit score directly from Experian.

VANTAGESCORE CREDIT SCORE NOTICE

Prior to the disclosure of any VantageScore credit score to any Report Subject or Customer, Reseller shall provide notice to the Report Subject or Customer substantially similar to the following:

The [Reseller Services] utilize the VantageScore® credit score. The VantageScore credit score may or may not be used by Report Subject's lenders, and is not an endorsement or guarantee of Report Subject's credit worthiness as seen by lenders.

Please be aware that there are many scoring models used in the marketplace. Each scoring model may have its own set of factors and scale. The information and credit scoring may be

different than that used by a lender. The VantageScore credit score may not be identical in every respect to any other credit score produced by another company or used by Report Subject's lender.

Report Subject's VantageScore credit score is calculated using Report Subject's actual data from Report Subject's credit file at the time of (Reseller)'s request. Keep in mind, however, that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about Report Subject. How each lender weighs its chosen factors may vary, but the exact formula used to calculate Report Subject's score is proprietary.

Also note that each consumer reporting agency has its own set of data, resulting in a separate VantageScore credit score for each of Report Subject's credit files.

You agree to request VantageScore credit scores only for your use alone for the purposes certified to (Reseller) and for no other purpose or use. All VantageScore credit scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any person except as required by law or as otherwise set forth in your agreement with (Reseller).

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