*This form is provided for educational purposes only and does not constitute legal advice. Please consult with legal counsel prior to using this form as part of your screening process.*

**NOTICE OF BACKGROUND CHECK INVOLVING CREDIT REPORT**

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. There is no fee, for the report if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency. If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

My signature below indicates that I have authorized \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the Company) to obtain my consumer credit report from a consumer reporting agency. This information is sought in accordance with the Fair Credit Reporting Act, for the following purposes and only to the extent permitted under federal, state and local laws.

🞏 Employment-related 🞏 Credit transaction

🞏 Insurance underwriting 🞏 Assessment of risk

🞏 Business transaction initiated by me

The report will be obtained from: Candid Research, Inc.

4175 E. La Palma Ave. Suite 108

Anaheim, CA 92807

(714) 974-5430

info@candidresearch.com

🞏 Yes, I wish to receive a free copy of my report. Please send to via the method indicated below:

🞏 Email to this email address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

🞏 USPS to this mailing address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**I agree that my electronic signature is the legal equivalent of my handwritten signature.**

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Signature Printed Name Date

2020.05.24