1	POTTER HANDY LLP	
2	Mark D. Potter (SBN 166317) mark@potterhandy.com	
	James M. Treglio (SBN 228077)	
3	jimt@potterhandy.com 8033 Linda Vista Road, Suite 200	
4	San Diego, CA 92111	
5	Phone: (858) 375-7385 Fax: (888) 422-5191	
6	Counsel for Plaintiff BRIAN MILLER	
$\begin{bmatrix} 7 \\ 8 \end{bmatrix}$	UNITED STATE	S DISTRICT COURT
9	NORTHERN DISTI	RICT OF CALIFORNIA
10	BRIAN MILLER, an individual, on behalf of) Case No: 5:19-cv-02114
11	himself and all persons similarly situated,) DECLARATION OF BRIAN MILLER
12	Plaintiff,)
13	v.	
14	RP On-Site, LLC, a Delaware Limited Liability)
15	Company with its principal place of business in California,	
16	,)
17	Defendants.)
18		
19)
20	I, Brian Miller, hereby declare and state as follow	vs:
21	1. I have personal knowledge of the	facts contained in this declaration, and if called as a
22	witness, could and would testify as to their accura	acy.
23	2. I am a resident of the State of Ariz	zona.
24	3. In my past, I got into trouble with	the law on several occasions, and unfortunately, and
25	was convicted of felony violations of Arizona	law. These convictions occurred in 1996, 2000, and
26	2004. As a result of my last conviction, I served t	time in prison from 2005 to 2007.
27	4. Since leaving prison in 2007, I m	nade up my mind to clean up my life. I have not had
28	any trouble with the law, and have applied to the	ne Maricopa County Court to restore my civil rights,
	-	-1-

5:19-cv-02114

Declaration of Brian Miller

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21 Security Number, date of birth, age, height, and weight. A true and correct copy of my Report is

attached hereto at Exhibit 3.

11.

13. The Report erroneously contained information regarding my convictions which had been previously set aside by the order of Arizona Courts. These convictions were reported as "felony convictions" without any indication that these were set aside or expunged.

which was granted in each case. As far as I am aware, all of my convictions have been set aside as a matter of Arizona law, and have been since 2015.

- 5. It was my understanding that after having my convictions set aside and expunged, all of my rights have been restored and I no longer carry any disabilities from my prior troubles with the law.
- 6. On or about November 5, 2018, my family and I applied for an apartment rental at F for Indigo Lots ("Indigo") in my home state of Arizona.
- 7. As part of my application, I was required to undergo a tenant screening report conducted by RP On-Site, LLC ("RP On-Site").
 - 8. As part of my application, Indigo required me to pay a non-refundable \$100 deposit.
 - 9. I requested RP On-Site to send me a copy of my consumer report.
- 10. On or about November 7, 2018, we were asked by the manager at Indigo Lofts to come to her office to further discuss the application. We were excited to do so, as the apartments at Indigo were nicer than the place we were living. When we arrived, the manager asked me to step outside for a moment, which was strange. After a while, my wife came out of the office and told me what had happened - RP On-Site submitted my consumer report to Indigo ("Report"). My wife further told me that the manager at Indigo Lofts showed her the Report, and that the Report said that I had a number of felonies. As I had spent time and money to clear my record, I was shocked to hear this.
- 2018. 12. The Report contained information on my past and present addresses, my Social

Using the online platform, I was able to access the Report on or about November 7,

- 14. Further, the Report erroneously stated that between 2004 and 2007, I had been convicted of 26 felonies for, among other things, assault, tampering with evidence, staff obstruction, stalking, and conspiracy, when in fact, these "felony convictions" were disciplinary infractions that occurred when I was in the custody of the Arizona Department of Corrections. For instance, one item "sexual harassment" was listed as a felony conviction on the Report, but was related to a time when I told a correction's officer to kiss my posterior, and was written up for it. None of these "felony convictions" were adjudicated in any court and I was never convicted of any crime as a result of these disciplinary infractions.
- 15. The Report indicated that the source of its information was the Arizona Department of Corrections but does not indicate a case number or dates for the filing of charges related to these "felony convictions," or when the plea of guilt was made, when a verdict was entered, or the date when the case was disposed because these administrative actions were never adjudicated by any court and were never intended to be adjudicated as they were not criminal charges.
- 16. The conviction for robbery cited on page 1 of the Report failed to mention that the conviction was set aside by order of the Maricopa County Court in accordance with A.R.S. § 13-907 on December 12, 1996.
- 17. The felony conviction from April 12, 2000 cited on page 4 of the Report failed to state that the conviction had been set aside by order of the Maricopa County Court.
- 18. The conviction from an incident in March 2004 cited on page 4 of the Report failed to state that the conviction had been set aside by order of the Maricopa County Court on December 8, 2015.
- 19. The information regarding the convictions and administrative charges were all derived from the records of the State of Arizona, either from the Maricopa County Court or the Arizona Department of Corrections, both of which have correct information that the convictions reported by RP On-Site had all been set aside, and that the charges stated by RP On-Site as "felony convictions" by the Arizona Department of Corrections were disciplinary infractions.

- 20. Had RP On-Site taken adequate measures to review and report the information, it would have been readily identifiable that the adverse information regarding my criminal history predated the Report by more than seven years, or more specifically by 11 to 14 years.
- 21. Shortly after receiving the Report, I submitted an online complaint to RP On-Site to dispute the inaccurate information in the Report stating that my prior felony convictions had been expunged in accordance with Arizona law and that the 26 "felony convictions" were in fact administrative actions and were not convictions of any kind.
 - 22. On or about January 9, 2019, RP On-Site completed its reinvestigation of my dispute.
- 23. On or about January 9, 2019, I received an e-mail entitled "Renter Relations Dispute #101503: We Have Made Our Determination" informing me that RP On-Site had rejected my complaints.
- 24. Further, because of the incident with my wife and the manager at Indigo Lofts, I knew that my application to rent would be denied. The errors in the report made it seem like I was a lifelong criminal with over 29 convictions, when in fact, I had paid my debt to society.
- 25. My family and I had to find another apartment rental after my application for apartment rental was denied by Indigo.
 - 26. As result of the erroneous Report, I lost the \$100 deposit that I paid Indigo.
 - 27. As result of the erroneous Report, I incurred out-of-pocket expenses.
 - 28. As result of the erroneous Report, I suffered embarrassment and loss of reputation.
- 29. Shortly thereafter, I felt concerned that other persons might have also had erroneous information in their consumer reports prepared by RP On-Site and had their housing applications denied similar to what happened to me. I felt it was not right for anyone to go through that experience.
- 30. So, I began looking for an attorney to assist me. I found my attorney, Jim Treglio, through the internet. After speaking with him at length, and reviewing his qualifications online, I determined that Mr. Treglio was experienced and competent in the prosecution of complex class action litigation involving the FCRA violations.

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- 31. I have been informed of my duties as a class representative and have been performing them. I have found experienced and competent legal counsel. I have participated in assisting my counsel in discovery and in this litigation. I have read the complaint in this action, and generally understood it.
- 32. To date, I am unaware of any conflict I may have with any member of the Class as defined in my complaint. If necessary, I am prepared to testify at trial.

I declare under penalty of perjury under the laws of the State of California and the United States of America, that the foregoing is true and correct. This declaration was executed on September 3, 2020, in Florence, Arizona.

Brian	millan
Bri	an Miller



This document was signed by:

Brian millon

Data	
Date	
Phone	
IP Address	
0 " "	
Confirmation	



Exhibit 3

Rental Report for Brian Miller

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations.

El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.

El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.								
Identity		From Application			From TransUnion			
Name:		Brian Miller			BRIAN M. MILLER			
SSN:					DIMARY W. WILLELY			
Birth Date:		/						
Addresses From Application			From TransUnion	1				
Employment	/	From Application	/		From TransUnion	1		
Applicant:	1 1	Total monthly Incom	e.					
дрисан.		Total monthly moon	/					
Criminal Histo	ry							
Requested For Brian Miller Multi-State: AK, ACA, CO, CT, DE, IA, ID, IL, IN, KS, MA, MD, ME, MI, MS, MT, NC, ND, NJ, NM, NV, NY, OR, PA, RI, SC, UT, VA, VT, WA, WY		K, AL, AR, AZ, DE, FL, GA, HI, KS, KY, LA, MI, MN, MO,		e records	Requested 11/5/2018	Returned 11/7/2018		
Case Number	Name o	n Record		Birth Date	Record Sour	rce		
	9 010<u>9</u>2219 BRIAN I	8BRIAN MICHAEL MICHAEL MILLER (A	KA)	9/1976	ARIZONA MARICOPA COUNTY ARCHIVE			
/ /	Charge		Offense Date	Filed Date	Plea Date	Verdict Date	Disposition	
	10/29 (Guilty)	/1996 - Felony		7/29/1996			Date 10/29/1996	
Case	Case Name on Record		Birth Date	Record Sour	Record Source			
MILLER, BRIAN M BRIAN MICHAEL MILLER (AKA)		9/**/1976	ARIZONA DE OF CORREC	EPARTMENT CTIONS				
//	Physica	al Description Male; Height: 5'3"; W	loight: 125 l ha:	Hair Calary	Brown: Evo Color	Hazol:		
//	Charge		Offense Date		Plea Date	Verdict Date	Disposition	
		2000 = 1	ALLO COCCO	i neu Date	1 ica bate	Verdict Bate	Date	



(Guilty)

4/12/2006 - Felony

THREATEN W/HARM



4/12/2006

Case 5:19-cv-02114-LHK Document 54-2 Filed 09/04/20 Page 9 of 17 Rental Report for Brian Miller, 11/5/2018 for F at Indigo Lofts

Case	Name on Record		Birth Date	Record Sour	ce	
Number	MILLER, BRIAN M		9/**/1976	ARIZONA DE OF CORREC	PARTMENT	
	BRIAN MICHAEL MILLER (A	KA)		OF CORREC	TIONS	
	Physical Description Gender: Male; Height: 5'3"; W	/eight: 135 l hs:	Hair Color: Bro	own: Eve Color:	Hazel·	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition
	5/8/2006 - Felony (Guilty)					Date
Case Number	Name on Record		Birth Date	Record Sour	ce	
. Tumbo.	MILLER, BRIAN M BRIAN MICHAEL MILLER (A		9/**/1976	ARIZONA DE OF CORREC		
	Physical Description Gender: Male; Height: 5'3"; W	Í	Hair Color: Bro	own; Eye Color:	Hazel;	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	3/29/2006 - Felony (Guilty) THREATEN W/HARM	3/29/2006				
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	3/29/2006 - Felony (Guilty) PHYSICAL ASSAULT	3/29/2006				
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	3/29/2006 - Felony (Guilty) DISORDRLY CONDCT	3/29/2006				
Case Number	Name on Record		Birth Date	Record Sour	ce	
	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/**/1976	ARIZONA DE OF CORREC	PARTMENT TIONS	
	Physical Description Gender: Male; Height: 5'3"; W	/eight: 135 Lbs;	; Hair Color: Brown; Eye Color: Hazel;			
	Charge	Offense Date		Plea Date	Verdict Date	Disposition Date
	4/16/2006 - Felony (Guilty) PHYSICAL ASSAULT	4/16/2006				
Case Number	Name on Record	_	Birth Date	Record Sour	се	
Number	MILLER, BRIAN M BRIAN MICHAEL MILLER (AKA)		9/**/1976	ARIZONA DEPARTMENT OF CORRECTIONS		
	Physical Description		and their Colors Browns Five Colors Harak			
	Gender: Male; Height: 5'3"; W	Offense Date		Plea Date	Verdict Date	Disposition
	3/23/2006 - Felony (Guilty) THREATEN W/HARM	3/23/2006				Date

Case	Name on Record		Birth Date	Record Sour	ce	
Number	MILLER, BRIAN M		9/**/1976	ARIZONA DE OF CORREC		
	BRIAN MICHAEL MILLER (A Physical Description	KA)		OF CONTREC	110110	
	Gender: Male; Height: 5'3"; W	/eight: 135 Lbs;	Hair Color: Bro	own; Eye Color:	Hazel;	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	4/18/2006 - Felony (Guilty) THREATEN W/HARM	4/18/2006				Date
Case	Name on Record		Birth Date	Record Sour	ce	
Number						
	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/**/1976	ARIZONA DE OF CORREC	TIONS	
	Physical Description Gender: Male; Height: 5'3"; W	/eight: 135 l hs:	Hair Color: Bro	own: Eve Color:	Hazel	
	Charge	Offense Date		Plea Date	Verdict Date	Disposition Date
	7/1/2006 - Felony (Guilty)	7/1/2006				Date
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	7/1/2006 - Felony (Guilty)	7/1/2006				Date
Case Number	Name on Record		Birth Date	Record Sour		
Number	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/**/1976	ARIZONA DEPARTMENT OF CORRECTIONS		
	Physical Description	•				
	Gender: Male; Height: 5'3"; W	/eight: 135 Lbs; Offense Date		own; Eye Color: Plea Date	Hazel; Verdict Date	Disposition
			Theu Date	Tiea Date	Verdict Date	Date
	4/26/2006 - Felony (Guilty) THREATEN WHARM	4/26/2006				
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	4/26/2006 - Felony (Guilty) POSS/MANUF WEAPN	4/26/2006				Date
Case	Name on Record		Birth Date	Record Sour	ce	
Number	MILLED DOIANIM		9/**/1976	ARIZONA DEPARTMENT		
	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/ /19/0	OF CORREC	TIONS	
	Physical Description Gender: Male; Height: 5'3"; W	leight: 135 Lhe:	Hair Color: Bro	own: Eve Color:	Hazel:	
	Charge	Offense Date		Plea Date	Verdict Date	Disposition
	4/26/2005 - Felony	4/26/2005				Date
	(Guilty) THREATEN W/HARM	4/20/2005				
Case	Name on Record		Birth Date	Record Sour	ce	
Number	MILLER, BRIAN M BRIAN MICHAEL MILLER (AK		9/**/1976	ARIZONA DE OF CORREC	PARTMENT TIONS	
	Physical Description					
	Gender: Male; Height: 5'3"; W	/eight: 135 Lbs; Offense Date	Hair Color: Bro	own; Eye Color: Plea Date	Hazel; Verdict Date	Disposition
			i-lieu Dale	LIEG DALE	veruici Dale	Date
	10/18/2005 - Felony (Guilty) THREATEN WHARM	10/18/2005				





Case Number	Name on Record		Birth Date	Record Sour	ce	
Ivallibei	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KΔ)	9/**/1976	ARIZONA DE OF CORREC		
	Physical Description Gender: Male; Height: 5'3"; W		Hair Color: Bro	own; Eve Color:	Hazel:	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	3/27/2006 - Felony (Guilty) STAFF OBSTRUCTN	3/27/2006				
Case Number	Name on Record		Birth Date	Record Sour	ce	
20040373380	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/**/1976	ARIZONA DE OF CORREC	PARTMENT TIONS	
	Physical Description Gender: Male; Height: 5'3"; W	laight: 135 l he:	Hair Color: Br	wn: Eve Color:	Hazel:	
	Charge	Offense Date		Plea Date	Verdict Date	
	9/7/2007 - Felony (Guilty)	3/14/2004				Date
	Sentence Type		Sentence Begins	Duration		Release Date
			4/11/2005	Up to 3 Years and 6 Months		9/7/2007
Case Number			Birth Date	Record Sour	ce	
			9/1976	ARIZONA MARICOPA COUNTY ARCHIVE		
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	4/12/2000 - Felony (Guilty) AGGRAVATED ASSAULT		12/8/1999			4/12/2000
Case	Name on Record		Birth Date	Record Sour	ce	
Number	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KV)	9/**/1976	ARIZONA DE OF CORREC		
	Physical Description	NA)				
	Gender: Male; Height: 5'3"; W					Dianosition
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	3/17/2006 - Felony (Guilty) THREATEN W/HARM	3/17/2006				
Case Number	Name on Record		Birth Date	Record Source		
Hallingi	MILLER, BRIAN M BRIAN MICHAEL MILLER (AKA)		9/**/1976	ARIZONA DE OF CORREC		
	Physical Description	,	Hair Color: Pro	own: Eva Calar:	Hazel:	
	Gender: Male; Height: 5'3"; W Charge	Offense Date	Filed Date	Plea Date	Verdict Date	
	8/18/2006 - Felony (Guilty) CONSPIRACY GRP A	8/18/2006				Date

Case Number	Name on Record		Birth Date	Record Sour	се		
Number	MILLER, BRIAN M		9/**/1976	ARIZONA DEPARTMENT OF CORRECTIONS			
	BRIAN WICHALL WILLERY (ARA)						
	Physical Description						
	Gender: Male; Height: 5'3"; W					B: '':	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date	
	6/5/2007 - Felony (Guilty)	6/5/2007					
Case Number	Name on Record		Birth Date	Record Sour	ce		
	MILLER, BRIAN M		9/**/1976	ARIZONA DE OF CORREC	PARTMENT		
	BRIAN MICHAEL MILLER (A	KA)		OF CONTREC	110110		
	Physical Description			5 0.1			
	Gender: Male; Height: 5'3"; W	Offense Date		own; Eye Color: Plea Date	Verdict Date	Dianosition	
	Charge	Offense Date	Filed Date	Plea Date	verdict Date	Disposition Date	
	7/2/2007 - Felony (Guilty) ANY SEX ACT/STLK	7/2/2007					
Case Number	Name on Record		Birth Date	Record Sour	ce		
Number	MILLER, BRIAN M		9/**/1976	ARIZONA DE	PARTMENT		
	BRIAN MICHAEL MILLER (A			OF CORREC	FIONS		
	Physical Description	·					
	Gender: Male; Height: 5'3"; W	eight: 135 Lbs;	Hair Color: Bro		Hazel;		
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date	
	9/19/2005 - Felony (Guilty) THREATEN W/HARM	9/19/2005				Date	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition	
	9/19/2005 - Felony (Guilty) TAMPERING	9/19/2005				Date	
Case	Name on Record		Birth Date	Record Sour	ce		
Number	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/**/1976	ARIZONA DE OF CORREC			
	Physical Description			1			
	Gender: Male; Height: 5'3"; W						
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date	
	7/5/2007 - Felony (Guilty) THREATEN W/HARM	7/5/2007				Date	
Case Number	MILLER, BRIAN M BRIAN MICHAEL MILLER (AKA)		Birth Date	Record Sour	се		
Number			9/**/1976	ARIZONA DEPARTMENT OF CORRECTIONS			
	Physical Description	1					
	Gender: Male; Height: 5'3"; W	/eight: 135 Lbs;	Hair Color: Bro	own; Eye Color:	Hazel;		
	Charge	Offense Date		Plea Date	Verdict Date	Disposition	
	7/2/2006 - Felony (Guilty)	7/2/2006				Date	





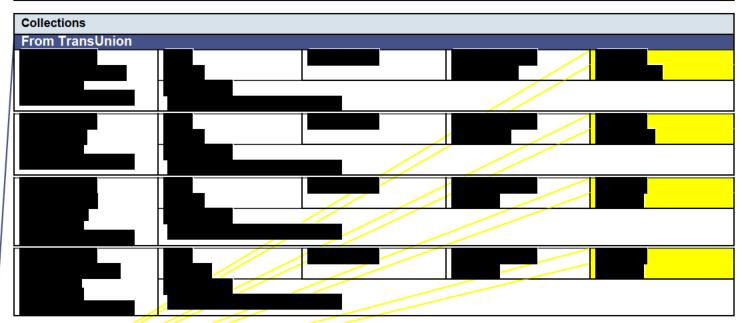
Case Number	Name on Record		Birth Date	Record Sour	ce	
	MILLER, BRIAN M BRIAN MICHAEL MILLER (A	KA)	9/**/1976	ARIZONA DE OF CORREC		
	Physical Description Gender: Male; Height: 5'3"; W		Hair Color: Bro			
	Charge	Offense Date		Plea Date	Verdict Date	Disposition Date
	3/22/2006 - Felony (Guilty) THREATEN W/HARM	3/22/2006				
Case Number	Name on Record Bi		Birth Date	Record Source		
	MILLER, BRIAN M BRIAN MICHAEL MILLER (AKA)		9/**/1976	ARIZONA DEPARTMENT OF CORRECTIONS		
	Physical Description Gender: Male; Height: 5'3"; W	Veight: 135 Lbs;	Hair Color: Bro	own; Eye Color:	Hazel;	
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	8/16/2005 - Felony (Guilty) THREATEN W/HARM	8/16/2005				
	Charge	Offense Date	Filed Date	Plea Date	Verdict Date	Disposition Date
	8/16/2005 - Felony (Guilty) PHYSICAL ASSAULT	8/16/2005				

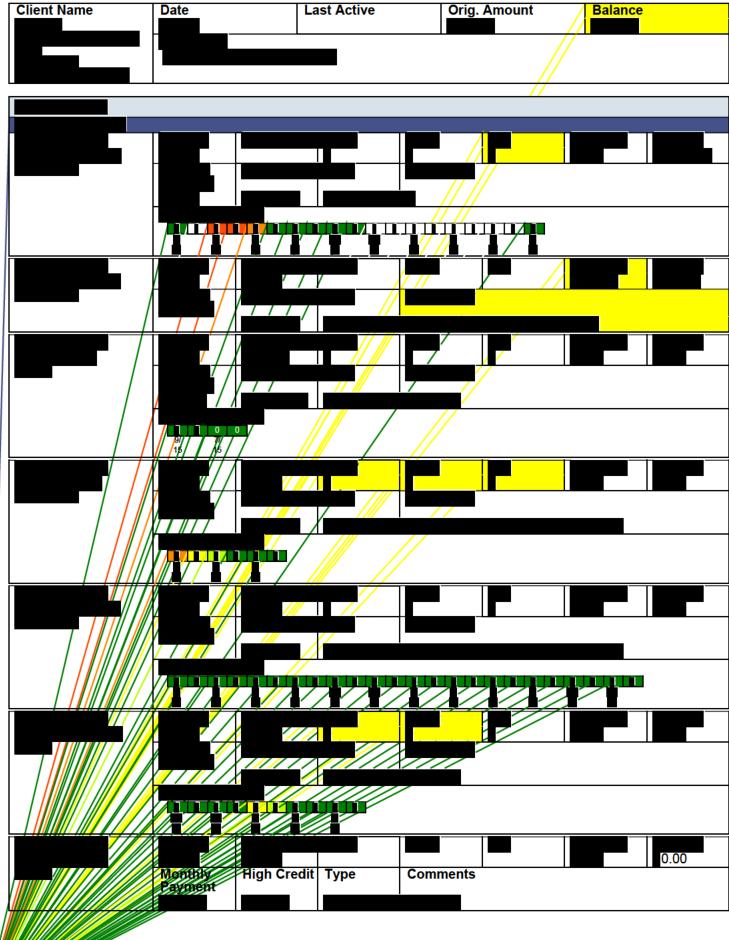
National Sex Offender Registry History					
Requested For	Date Requested	Date Returned			
Brian Miller	11/5/2018	11/5/2018			
Results	•	•			
No Records Found					

Landlord Tenant Court Records

There were no previous Landlord Tenant Court records found.

OFAC SDN Search					
	Requested For	Results	Returned		
	Brian Miller	No records found	11/5/2018		





Case 5:19-cv-02114-LHK Document 54-2 Filed 09/04/20 Page 15 of 17 Rental Report for Brian Miller, 11/5/2018 for F at Indigo Lofts

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance

Previous Credit Inquiries					
From TransUnion					
11/2018	ONSITE MANAG (Applicant)				
11/2018	UCS (Applicant)				
6/2018	CREDITLINK (Applicant)				
4/2018	CENTURYLINK (Applicant)				
3/2018	US BANK (Applicant)				
12/2016	SYNCB/WALMRT (Applicant)				
12/2016	AMER REPT CO (Applicant)				

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o Tou may seek damages from violators in a CRA, or, in some cases, a user of escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

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 (CRA's). There are many types of CRA's, 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

You may have additional rights under Maine's FCRA, Me. Rev Stat. Ann. 10, Sec 1311 et seq.

- 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 CRA (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 identify 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 davs.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty CRA's. See www.consumerfinance/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/learnmore for an explanation of dispute procedures.
- CRA's 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.
- CRA's 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 CRA 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/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 1-888-567-8688.

consumer reports or a furnisher of information to a CRA 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/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 informa				
TYPE OF BUSINESS:	CONTACT:			
1.a. Banks, saving associations, and	a. Bureau of Consumer Financial			
credit unions with total assets of over \$10 billion and their affiliates.	Protection 1700 G Street NW			
\$10 billion and their anniates.	Washington, DC 20006			
b. Such affiliates that are not banks,				
savings associations, or credit unions	b. Federal Trade Commission:			
also should list, in addition to Bureau:	Consumer Response Center – FCRA			
	Washington, DC 20580			
2. To the content action had in items	(877) 382-4357			
2. To the extent not included in item above:	a. Office of the Comptroller of the			
above.	Currency- Customer Assistance Group 1301 McKinney Street, Suite 3450			
a. National banks, federal savings	Houston, TX 77010-9050			
associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help			
b. State member banks, branches and	Center			
agencies of foreign banks (other than	P.O. Box 1200			
federal branches, federal agencies,	Minneapolis, MN 55480			
and insured state branches of foreign	c. FDIC Consumer Response Center			
banks), commercial lending	1100 Walnut Street, Box #11			
companies owned or controlled by	Kansas City, MO 64106			
foreign banks, and organizations	d. National Credit Union			
operating under section 25 or 25A of	Administration - Office of Consumer			
the Federal Reserve Act	Protection (OCP)			
c. Nonmember Insured Banks,	Division of Consumer Compliance and			
Insured State Branches of Foreign	Outreach (DCCO)			
Banks, and insured state savings	1775 Duke Street			
associations	Alexandria, VA 22314			
d. Federal Credit Unions				
3. Air carriers	Asst. General Counsel for Aviation			
	Enforcement & Proceedings			
	Department of Transportation			
	400 Seventh Street SW			
	Washington, DC 20590			
4. Creditors Subject to Surface	Office of Proceedings, Surface			
Transportation Board	Transportation Board Department of Transportation			
	1925 K Street NW			
	Washington, DC 20423			
5. Creditors Subject to Packers and	Nearest Packers and Stockyards			
Stockyards Act	Administration area supervisor			
6. Small Business Investment	Associate Deputy Administrator for			
Companies	Capital Access			
	United States Small Business			
	Administration			
	406 Third Street, SW, 8th Floor			
	Washington, DC 20416			
7. Brokers and Dealers	Securities & Exchange Commission			
	100 F St NE			
	Washington, DC 20549			
8. Federal Land Banks, Federal Land	Farm Credit Administration			
Bank Associations, Federal	1501 Farm Credit Drive			
Intermediate	McLean, VA 22102-5090			
Credit Banks, and Production Credit Associations				
9. Retailers, Finance Companies, and	FTC Regional Office for region in			
All Other Creditors Not Listed Above	which the creditor operates or			
Street Greattors Not Listed Above	Federal Trade Commission: Consumer			
	Response Center – FCRA			
	Washington, DC 20580			
	(877) 382-4357			
	. ,			



Renter Relations
307 Orchard City Drive | Suite 110 | Campbell, CA 95008
Live Help: www.RenterRelations.com

Fair Credit Reporting Act Disclosures

Information on file: On-Site does not maintain a file on you. We are a reseller of credit and public records information, and all of that information comes from sources outside On-Site. That means that each time we generate a new report for a housing provider, we go to our outside sources for that information and pass it on in the form of our report to the housing provider. We do not generate reports from our own data because we maintain no data—it all comes from third parties.

Sources of the information in our report:

Any credit information in our report is provided to us by one or more of the credit bureaus listed below. Our report will indicate the credit bureau where On-Site requested credit information about you.

- Equifax, Inc.: P.O. Box 740256, Atlanta, GA 30374-0241; toll free: (800) 685-1111
 http://www.equifax.com/online-credit-dispute
- Experian, Inc.: P.O. Box 2002, Allen, TX 75013; toll free: (888) 397-3742 http://www.experian.com/disputes
- TransUnion, LLC: P.O. Box 1000, Chester, PA 19022; toll free: (800) 916-8800 http://www.transunion.com/corporate/personal/creditDisputes.page

If our report indicates that we requested information about possible criminal records or landlord tenant court records, please contact us at (866) 266-7483 and our Renter Relations team will provide information about our sources to you.

Previously reports: On-Site is unable to identify companies or persons who have previously requested a report about you for employment purposes or any other purposes because On-Site does not maintain a file on you.

Dates, original payees, and amounts of bad checks on file: On-Site does not maintain information about bad checks.

Your number of credit inquiries within the preceding year: If a housing provider requested credit information about you, the number of credit inquiries made about you in the past year is located at the bottom of our report. Housing providers do not use credit inquiry information in our report as a factor when they make their decisions.

Credit Scores: You have the right to request and obtain a credit score; however, On-Site does not generate or maintain credit scores. If a housing provider created or used a credit score in making a decision about you, the score will appear in the adverse action notice that the housing provider generated and provided to you, or it will be a credit score from FICO that appears in our report.