



## CONSUMER DISCLOSURE for Background Investigation

For the benefit of the Organization, Employees, Clients, and Strategic Partners, **Loan Administration Network Inc. (LANI)** has a policy of pre-employment background screening reports on job applicants as a condition of employment. This policy is a business necessity that protects everyone by helping to promote a safe and profitable workplace. All pre-employment inquiries are limited to information that affects job performance and the workplace. It is conducted in accordance with applicable federal and state laws including the federal Fair Credit Reporting Act (FCRA). The screening will be conducted by an outside agency – USA-FACT, Inc. As a result, the employer may obtain a Consumer Report and/or an Investigative Consumer Report on you as an applicant or during employment.

- I. A Consumer Report consists of information deemed to have a bearing on job performance, and may include information from public and private sources, public records, former employers, and references. The scope of the report may include information concerning your driver record, civil and criminal court records, credit, workers' compensation records, education, credentials, identity, past addresses, social security number, previous employment and personal reference.
- II. A Consumer Report may also include reference checks from former employers, co-workers or references. Any past employment reference check is limited to job related information. These are known as an "investigative consumer report." This type of report is legally defined as a report based upon interviews that may contain information relating to my character, general reputation, personal characteristics or mode of living. You may have the right to request additional disclosures of the nature and scope of the investigation and a statement of your rights. To receive this information or to inspect any files concerning such a report or to determine if a report on you has been requested, you may contact the employer or USA-FACT at 800.547.0263 or at 6200 Box Springs Blvd., Riverside, CA 92507. You may also contact us via our consumer web site at [www.reviewmyreport.com](http://www.reviewmyreport.com).
- III. In using a consumer report for employment purposes, before taking adverse action based in whole or in part on the report, the person intending to take such adverse action shall provide to the consumer under this title, as prescribed by the Federal Trade Commission section 609 (c) (3).
- IV. California Provision. In California, any report concerning a consumer's character, general reputation, personal characteristics or mode of living is defined as an Investigative Consumer Report. In addition to your rights under federal law, you have the following additional rights in California. You have the right to inspect USA-FACT's files during normal business hours and on reasonable notice. The inspection may be in person, by certified mail, or by telephone if the individual shows proper identification and pays for any copying or toll charges. The applicant may be accompanied by one other person who must show proper identification; and trained USA-FACT personnel will explain any of the information in the report and will provide written explanation for any coded information.
- V. CALIFORNIA, MINNESOTA, AND OKLAHOMA APPLICANTS ONLY:

I request a copy of my consumer report     I waive my right to a copy of my report

I hereby consent and authorize **Loan Administration Network Inc. (LANI)** and/or USA-FACT on the employer's behalf, to prepare a report as defined above for employment purposes:

Signed: \_\_\_\_\_

Today's Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

**Give Copy with Summary of Rights to applicant. Retain copy for your files.**