

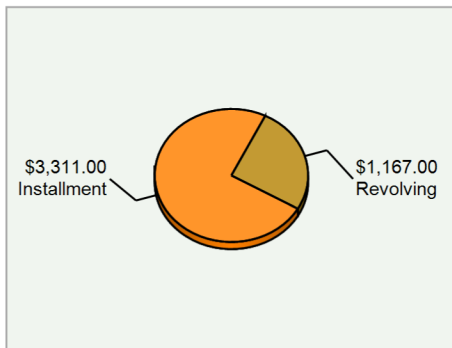
3-Source Consumer Liability Report Joint Filing

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

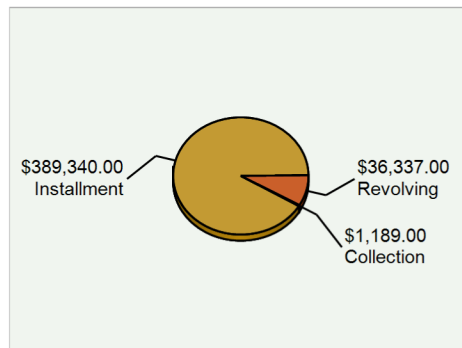
Summary of Accounts With Balances						
Account Types	Number of Accounts	Total Monthly Payments	Total of Balances Remaining	Number of Past Due Accounts	Percentage of Accounts Past Due & Total of Amounts Past Due	
Collection	2	\$0.00	\$1,189.00	2	100.00%	\$1,189.00
Installment	3	\$3,311.00	\$389,340.00	2	66.67%	\$24,118.00
Revolving	11	\$1,167.00	\$36,337.00	9	81.82%	\$16,209.00
Unknown	0	\$0.00	\$0.00	0	0.00%	\$0.00
Totals	16	\$4,478.00	\$426,866.00	13	81.25%	\$41,516.00

Graphical Overview of Key Account Data

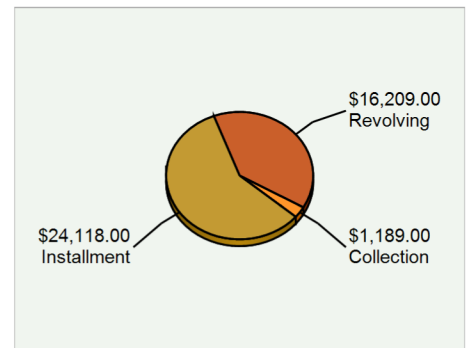
Monthly Payment by Type




Outstanding Balance by Type



Past Due Balances by Type



myHorizon™ Credit Score Analysis for Primary Client

	EXISTING CREDIT SCORE	ESTIMATED 12 MONTH POST - BANKRUPTCY CREDIT SCORE*	NET EFFECT
		532	636

CreditXpert® products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, outdated credit report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores(tm) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

The foregoing is not intended to provide or imply warranties of any kind. CreditXpert products are provided on an "as is" basis, and CreditXpert inc. and its distributors disclaim any and all warranties, either express or implied, including but not limited to any warranty of merchantability, fitness for a particular purpose, non-infringement, system integration, non-interference and/or accuracy of informational content.

Notes & Alerts

File Alert - Address Discrepancy	Current Input Address does not match the Address(es) on File
---	---

3-Source Consumer Liability Report Joint Filing

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

Mortgage Liabilities with Balances		2 Total Mortgage Account(s) with a balance				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Wells Fargo Hm Mortgage Individual / Applicant XXXXXX6084 Account is: Open, In Foreclosure	\$252,734	\$262,677	10/2011 8/1/2014	\$2,098 Mortgage 9/3/2013 \$23,239		8480 Stagecoach Cir Frederick, MD 21701 800-288-3212
Green Tree Servicing L Individual / Applicant XXXXXX1221 Account is: Open, PAYING UNDER A PARTIAL PAYMENT AGREEMENT	\$127,758	\$141,000	10/2007 7/31/2014	\$879 Mortgage 7/15/2014 \$879		Po Box 6172 Rapid City, SD 57709 855-812-1402
End of Mortgages With Balances						

Non-Mortgage Liabilities with Balances		14 Account(s) with balances				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Td Auto Finance Individual / Applicant XXXXXX8755 Account is: Closed, Account Closed By Grantor	\$8,848	\$18,160	11/2011 3/31/2014	\$334 Installment 10/4/2013 \$0	Chrysler Financial/TD Auto Finance Attn: Bankruptcy Dept, PO Box 551080 Jacksonville, FL 32255 800-695-4821 Verified: 3-2013	2777 Franklin Rd. Farmington Hills, MI 48334 888-548-3574
Citi Individual / Applicant XXXXXX6478 Account is: Closed, Account Closed By Grantor	\$8,351	\$8,351	11/2010 7/16/2014	\$251 Revolving 9/16/2013 \$1,824	Citibank Sd, Na Attn: Centralized Bankruptcy, PO Box 20363 Kansas City, MO 64195 800-950-5118 Verified: 3-2013	Po Box 6241 Sioux Falls, SD 57117 800-950-5118
Discover Fin Svcs Llc Individual / Applicant XXXXXX4552 Account is: Closed, Account Closed By Grantor	\$7,990	\$7,990	11/2010 7/22/2014	\$240 Revolving 9/23/2013 \$1,599		Po Box 15316 Wilmington, DE 19850 800-347-2683
Chase Individual / Applicant XXXXXX6940 Account is: Closed, Account Closed By Grantor	\$7,590	\$6,000	12/2011 7/15/2014	\$228 Revolving 9/16/2013 \$7,590		Po Box 15298 Wilmington, DE 19850 800-955-9900
Citi Individual / Applicant XXXXXX5244 Account is: Closed, Account Closed By Grantor	\$6,869	\$6,000	3/2011 8/13/2014	\$207 Revolving 9/16/2013 \$1,721	Citibank Sd, Na Attn: Centralized Bankruptcy, PO Box 20363 Kansas City, MO 64195 800-950-5118 Verified: 3-2013	Po Box 6241 Sioux Falls, SD 57117 800-950-5118

3-Source Consumer Liability Report Joint Filing



CINLegal.com | 866.218.1003

Client & Report Information						
Primary Client Name & SSN:		John Doe XXX-XX-6789				
Secondary Client Name & SSN:		Jane Doe XXX-XX-4321				
Primary Address:		5222 Clear Crescent, Fairview, OH, 44784				
Report Details:		Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR				
Non-Mortgage Liabilities with Balances				14 Account(s) with balances		
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Syncb/home Design Sele Individual / Applicant XXXXXX9996 Account is: Closed, MANAGED BY CREDIT COUNSELING SERVICE	\$1,989	\$5,000	8/2011 7/28/2014	\$60 Revolving 9/23/2013 \$578	GECRB/Home Design Attn: bankruptcy, PO Box 103104 Roswell, GA 30076 800-727-3690 Verified: 3-2013	C/o P.o. Box 965036 Orlando, FL 32896 866-396-8254
Cap One Individual / Applicant XXXXXX9237 Account is: Closed, Account Closed By Grantor	\$1,777	\$1,500	6/2010 8/3/2014	\$54 Revolving 9/30/2013 \$1,777	Capital One Attn: General Correspondence, PO Box 30285 Salt Lake City, UT 84130 800-955-7070 Verified: 8-2014	Po Box 85520 Richmond, VA 23285 800-955-7070
Cap1/bstby Individual / Applicant XXXXXX3371 Account is: Closed, Account Closed By Grantor	\$696	\$750	1/2010 7/18/2014	\$56 Revolving 5/10/2012 \$231		50 Northwest Point Road Elk Grove Village, IL 60007 800-695-6950
Jared-galleria Of Jwlr Individual / Applicant XXXXXX3392 Account is: Closed, Account Closed By Grantor	\$684	\$2,941	11/2012 7/22/2014	\$21 Revolving 9/27/2013 \$684	Jared/Sterling Jewelers PO Box 1799, Attn: Bankruptcy Akron, OH 44333 800-527-8229 Verified: 1-2014	375 Ghent Rd Fairlawn, OH 44333 800-668-5000
Focus Receivables Mana Individual / Applicant XXXXXX0059 Account is: Closed, Account Closed Original Creditor: (DIRECTV)	\$640	\$640	3/2014 5/5/2014	\$0 Open \$640	Focus Receivables Mana 1130 Northchase Parkway Suite 150 Marietta, GA 30067 Verified: 8-2011	1130 Northchase Pkwy Ste Marietta, GA 30067 678-305-9606
Yk Cr Bureau Individual / Applicant XXXXXX8051 Account is: Open, Collection Original Creditor: (10 YORK WATER COMPANY)	\$549	\$549	1/1 8/4/2014	\$0 Open \$549		33 S Duke St York, PA 17401 717-843-8685
Syncb/lowes Individual / Applicant XXXXXX7940 Account is: Closed, Account Closed	\$317	\$230	10/2011 7/28/2014	\$10 Revolving 9/27/2013 \$205	GECRB/Lowes Attn: Bankruptcy, PO Box 103104 Roswell, GA 30076 800-480-2140 Verified: 3-2013	Po Box 965005 Orlando, FL 32896 800-444-1408
Cap One Individual / Applicant XXXXXX7909 Account is: Open, Current Account	\$59	\$500	10/2009 11/8/2011	\$25 Revolving 12/29/2010 \$0		Po Box 9 Buffalo, NY 14240 888-385-8916

3-Source Consumer Liability Report Joint Filing



CINLegal.com | 866.218.1003

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

Non-Mortgage Liabilities with Balances		14 Account(s) with balances				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
First Premier Bank Individual / Applicant XXXXXX2698 Account is: Open, Current Account	\$15	\$300	2/2014 7/21/2014	\$15 Revolving 7/15/2014 \$0		3820 N Louise Ave Sioux Falls, SD 57107 605-357-3440
End of Non-Mortgage Accounts With Balances						

Liabilities without Balances		13 Account(s) without a balance				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type & Last Activity	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Discover Fin Svcs Llc Undesignated / Applicant XXXXXX8345 Account is: Open, Current Account	\$0	\$11,626	6/2007 9/21/2009	\$452 Revolving 7/21/2009		Po Box 15316 Wilmington, DE 19850
Bk Of Amer Authorized User / Applicant XXXXXX960 Account is: Closed, Account Closed By Grantor	\$0	\$5,000	12/2004 12/7/2011	\$36 Revolving 12/16/2008	Bank Of America Attention: Recovery Department, 4161 Piedmont Pkwy. Greensboro, NC 27410 888-702-1161 Verified: 2-2012	Po Box 982235 El Paso, TX 79998 800-759-6262
Syncb/sleep Number Individual / Applicant XXXXXX9758 Account is: Closed, Account Closed By Grantor	\$0	\$5,500	1/2011 7/18/2014	\$0 Revolving 8/1/2011	GECRB/Select Comfort Attn: Bankruptcy Dept, PO Box 103104 Roswell, GA 30076 800-480-2140 Verified: 3-2013	C/o P.o. Box 965036 Orlando, FL 32896 866-396-8254
Thd/cbna Individual / Applicant XXXXXX0742 Account is: Closed, Account Closed By Grantor	\$0	\$2,000	8/2011 3/14/2014	\$0 Revolving 8/7/2012	Citibank Usa Citicorp Credit Services/Attn:Centralize d Bankruptcy, PO Box 20507 Kansas City, MO 64195 800-846-8444 Verified: 3-2013	Po Box 6497 Sioux Falls, SD 57117 800-677-0232
Syncb/ashley Homestore Individual / Applicant XXXXXX0017 Account is: Closed, Account Closed By Grantor	\$0	\$4,000	3/2011 2/24/2014	\$0 Revolving 4/19/2012		950 Forrer Blvd Kettering, OH 45420 866-396-8254
Frdf/cbna Individual / Applicant XXXXXX4361 Account is: Closed, Account Closed By Grantor	\$0	\$3,000	5/2010 10/17/2012	\$0 Revolving 5/6/2011	Frdm/cbsd PO Box 2017 Eltin, IL 60121 Verified: 7-2011	Po Box 6497 Sioux Falls, SD 57117
Syncb/dicks Individual / Applicant XXXXXX0095 Account is: Closed, Account Closed	\$0	\$1,416	1/2010 2/17/2013	\$0 Revolving 1/10/2011		P.o. Box 965005 Orlando, FL 32896 877-417-1324

3-Source Consumer Liability Report Joint Filing



CINLegal.com | 866.218.1003

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

Liabilities without Balances		13 Account(s) without a balance				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type & Last Activity	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Barclays Bank Delaware Individual / Applicant XXXXXX0738 Account is: Closed, Account Closed By Consumer	\$0	\$2,750	5/2005 1/12/2009	\$0 Revolving 6/22/2007		125 S West St Wilmington, DE 19801 302-255-8000
Syncb/amazon Individual / Applicant XXXXXX0456 Account is: Closed, Account Closed	\$0	\$570	2/2010 7/5/2013	\$0 Revolving 6/24/2011		Po Box 965015 Orlando, FL 32896 866-634-8379
Mcydsnb Individual / Applicant XXXXXX1620 Account is: Open, Current Account	\$0	\$520	10/2009 7/13/2014	\$12 Revolving 1/31/2013		9111 Duke Blvd Mason, OH 45040 800-243-6552
Credit One Bank Na Individual / Applicant XXXXXX5487 Account is: Closed, Account Closed By Consumer	\$0	\$950	10/2004 5/23/2007	\$0 Revolving 1/29/2007	Credit One Bank PO Box 98873 Las Vegas, NV 89193 877-825-3242 Verified: 2-2013	Po Box 98872 Las Vegas, NV 89193 877-825-3242
Syncb/walmart Individual / Applicant XXXXXX8145 Account is: Closed, Account Closed By Grantor	\$0	\$900	5/2010 1/2/2014	\$0 Revolving 1/23/2012		Po Box 965024 Orlando, FL 32896 877-294-7880
Syncb/tjx Cos Dc Individual / Applicant XXXXXX6409 Account is: Closed, Account Closed By Grantor	\$0	\$2,200	12/2012 8/3/2014	\$0 Revolving 1/20/2013		Po Box 965015 Orlando, FL 32896 800-926-6299

Public Records		2 Public Record(s)					
Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant
US BKPT CT OH CINCINNATI	Dismissed	2009-8-31	\$0	Bankruptcy Chapter 7	01234567ABC		
BELMONT CNTY REC OFFC	Unsatisfied	2013-5-7	\$5,256	Judgment	74CC01234	Harper	

Address Variations	
Reported: Different Address	7970 VELVET LAGOON DR, FRINK, OH, 45003,Rptd:02/2013
Reported: Different Address	9292 JAGGED VALE, BOUNTIFUL, OH, 45492-7778,Rptd:05/2010
Reported: Different Address	3846 COTTON QUAIL CIR, SIZEROCK, OH, 43117-2835,Rptd:11/2009
Reported: Different Address	6551 HAZY WALK, STRAYHORSE, KY, 40384,Rptd:09/10/2008
Reported: Different Address	6119 WISHING NOOK, CLARENVILLE, OH, 45289,Rptd:05/08/2006

3-Source Consumer Liability Report Joint Filing



CINLegal.com | 866.218.1003

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

Employment Variations	
Reported: Different Employment	MICRO COMPUTER SYS, 6377 HARVEST CROSSING, TOPLIFF, OH, 45664,Rptd:07/2014
Reported: Different Employment	ELITE SOLUTIONS, 2746 IRON COMMON, CARSTAIRS, OH, 45049,Rptd:03/2011
Reported: Different Employment	BONITA SPRINGS CHART, 7691 GRAND FOREST, CUTHAND, KY, 40407,Rptd:06/2008

Recent Inquiries Into Applicant's Credit			
Company Making Inquiry	Date of Inquiry	Applicant Inquired Upon	Result of Inquiry
SPRINGLEAF FINANCIAL S	2014-7-23	Applicant	Unknown
MACYS/DSNB	2014-8-8	Applicant	Unknown

Alerts		2 Alert(s)
Alert Message		Reporting Bureau
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE		Tuc01
FACTA:FACTA: Address Discrepancy - (C) Substantial difference between address submitted in credit request and address(es) in credit file. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT!		Tuc01

***** End of Data Reported by National Credit Bureaus *****

8 Year Supplemental National Bankruptcy Search				1 National Bankruptcy Search Record(s)			
Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant
OHIO FED COURT-CINCINNATI	Dismissed	2009-8-31	\$0	Bankruptcy Chapter 7	0961350		JOHN DOE, JANE DOE

Liens/Judgments Search				1 National Liens/Judgments Search Record(s)			
Court	Disposition	Date Filed	Obligation	Type	Docket	Defendant	Plaintiff
BELMONT COUNTY CIRCUIT COURT	Unsatisfied	2013-5-7	\$5,256	Judgment	74CC01234	JOHN DOE	Harper
OHIO STATE SUPERIOR COURT	Unreleased	2011-11-24	\$3,094	Tax Lien State	DJ32206511	JOHN DOE	State of Ohio
BELMONT COUNTY CIRCUIT COURT	Filed	2009-10-5	\$357	Lawsuit	DC03312409	JOHN DOE	New Century Financia L Service S
BELMONT COUNTY CIRCUIT COURT	Filed	2007-9-7	\$0	Forcible Detainer	0713265COCE55	JOHN DOE	Hidden Harbour Apartments Limite

3-Source Consumer Liability Report Joint Filing



CINLegal.com | 866.218.1003

Client & Report Information

Primary Client Name & SSN: John Doe XXX-XX-6789

Secondary Client Name & SSN: Jane Doe XXX-XX-4321

Primary Address: 5222 Clear Crescent, Fairview, OH, 44784

Report Details: Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

CIN Legal Data Services' myHorizon™ Credit Score

* CIN Legal Data Services myHorizon Credit Score, powered by CreditXpert, simulates changes to the credit file to calculate the potential score impact of a Chapter 7 bankruptcy filing. It simulates filing the Chapter 7 bankruptcy immediately, followed 3 months later by discharge of all debt other than student loans and mortgages. It also simulates opening a revolving credit card with a \$500 credit limit 2 months after discharge, and then maintaining a balance of \$300 on that card for 10 months. The final score is calculated 15 months from now (one year after the bankruptcy discharge). myHorizon assumes that monthly payments will be made on time for mortgages and student loans, and that zero-balance credit accounts will be closed by creditors at the time of discharge. Accounts last reported 4 or more months ago are not included in the bankruptcy filing unless they are derogatory accounts.

CreditXpert® products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, outdated credit report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores(tm) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

The foregoing is not intended to provide or imply warranties of any kind. CreditXpert products are provided on an "as is" basis, and CreditXpert inc. And its distributors disclaim any and all warranties, either express or implied, including but not limited to any warranty of merchantability, fitness for a particular purpose, non-infringement, system integration, non-interference and/or accuracy of informational content.

Copyright © 2000-2014 CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc. The CreditXpert logo is a trademark of CreditXpert Inc.

Report Footnotes

1 - Monthly Payment Amounts Include Minimum Monthly Payments on Accounts with Outstanding Balances That May Have Recently Been Frozen or Closed by the Original Credit Grantor.

2 - Credit Infonet's Bankruptcy Department Name & Address Notations List Information Was Obtained via Telephone From The Current Creditor by Credit Infonet Staff. Information Verified by Credit Infonet Staff Was Provided by the Creditor As of The "Date Verified" Date Listed Within Each Trade Name and Address Listing. Please note, BAPCPA Language Regarding the Noticing of Creditors May Dictate the Use of a Different Address.

3 - The 8 Year Supplemental National Bankruptcy Search and the Liens/Judgments Search products are not provided by "Consumer Reporting Agencies" as that term is defined in the FCRA. Judgments, liens and other public records being reported by the national credit bureaus accessed in compiling this Consumer Liability Report will appear in the "Public Records" section.

Importing CLR Data

Data from this CLR can be imported into participating bankruptcy forms preparation software products for thirty (30) days from the Completed On Date shown in the Report Details field above. After thirty (30) days, the import function will no longer be available for this CLR.

Sample CLR

This sample CLR is for demonstration purposes only. This report is comprised of fictitious names, addresses and account information.

3-Source Consumer Liability Report Joint Filing

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

ATTORNEY: PLEASE GIVE THIS NOTICE TO CONSUMERS

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 1-888-567-8688.
- 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.

3-Source Consumer Liability Report Joint Filing



CINLegal.com | 866.218.1003

Client & Report Information	
Primary Client Name & SSN:	John Doe XXX-XX-6789
Secondary Client Name & SSN:	Jane Doe XXX-XX-4321
Primary Address:	5222 Clear Crescent, Fairview, OH, 44784
Report Details:	Report 1234567 Completed on 08/15/2014 for A12345 - 3 Source Joint CLR

- 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:

1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552; b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: Federal Trade Commission: Consumer Response Center – FCRA, 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: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050; 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: Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480; c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106; d. Federal Credit Unions: 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 Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation 395 E Street, S.W., Washington, DC 20423.

5. Creditors Subject to 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, SW, 8th 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 or Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.