



HMS Credit Services™

A Division of Home Marketing Systems, Inc.

A Special Services Real Estate Company

→ THIS IS THE **ONLY** APPLICANT AUTHORIZATION FORM ACCEPTED BY HMS CREDIT SERVICES.

HMS CREDIT SERVICES

935 John St. Kalamazoo, MI 49001
(269)342-1488 / (269)381- 2812 – Fax: (269)385-2089

NAME OF END USER _____

END USER MUST KEEP ALL ACCEPTED AND REJECTED APPLICATIONS IN A SECURED LOCATION FOR SEVEN (7) YEARS AS REQUIRED BY THE FCRA AND FTC.

INSTRUCTIONS AND REQUIREMENTS FOR SUBMITTING AN APPLICATION:

• APPLICATIONS MUST BE COMPLETE IN THEIR ENTIRETY AND CANNOT BE PROCESSED IF ANY OF THE INFORMATION LISTED BELOW IS LEFT BLANK.

Name: _____	Birth Date: ____ / ____ / ____
Street Address: _____	
City: _____	State: _____ Zip Code: _____
Social Security Number: _____ - _____ - _____	Phone Number: (____) _____ - _____

IN ACCORDANCE WITH THE **FEDERAL FAIR CREDIT REPORTING ACT**, (PUBLIC LAW 91-508), AS AMENDED BY THE **CONSUMER CREDIT REFORM ACT OF 1996** (TITLE II, SUBTITLE D, CHAPTER 1 OF PUBLIC LAW 104-208), PERMITS THE PROCUREMENT OF CONSUMER REPORT FOR EMPLOYMENT PURPOSES OR FOR QUALIFYING YOU FOR HOUSING. THE ACT PROVIDES THAT A CLEAR AND CONSPICUOUS DISCLOSURE SHALL BE MADE IN WRITING TO THE APPLICANT BEFORE THE REPORT IS PROCURED, THAT A CONSUMER REPORT MAY BE OBTAINED FOR THE PURPOSES OF QUALIFYING YOU FOR HOUSING OR EMPLOYMENT AND THE APPLICANT SHALL AUTHORIZE THE PROCUREMENT OF THE REPORT IN WRITING. THE INFORMATION FROM THE REPORT WILL NOT BE USED IN VIOLATION OF ANY APPLICABLE FEDERAL OR STATE EQUAL EMPLOYMENT OR FAIR HOUSING LAW OR REGULATION. I ACKNOWLEDGE THE RECEIPT OF THE ABOVE DISCLOSURE AND PRE-ADVERSE ACTION NOTICE AND AUTHORIZE THE HMS CREDIT IN COOPERATION WITH MIRCObILT AND TRANSUNION TO OBTAIN A CONSUMER REPORT ON ME FOR EMPLOYMENT PURPOSES OR FOR THE PURPOSE OF QUALIFYING ME FOR HOUSING. THE **FEDERAL EQUAL CREDIT OPPORTUNITY ACT** PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE; BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE **CONSUMER CREDIT PROTECTION ACT**.

LIMITATION OF LIABILITY:

UNDER NO CIRCUMSTANCES AT ANTIME SHALL HMS COMPANIES INC. BE LIABLE FOR ANY DECISIONS OR DAMAGES THAT MAYBE OR HAVE BEEN SUFFERED BY ANY USER OR CLIENT INCLUDING, BUT NOT LIMITED TO ANY INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS OR DAMAGES FOR BUSINESS INTERRUPTION, LOSS OF INFORMATION, PROGRAMS OR OTHER DATA: THAT RESULT FROM ACCESS TO, USE OF, OR INABILITY TO USE ANY PRODUCT OF SERVICE OF HMS COMPANIES INC. OR DUE TO ANY BREACH OF SECURITY ASSOCIATED WITH THE TRANSMISSION OF INFORMATION THROUGH EMPLOYERSCHOICEONLINE.COM OR THE INTERNET, EVEN IF HMS COMPANIES INC. WAS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Signature: _____ **Printed Name:** _____ **Date:** ____ / ____ / ____

END USERS AND APPLICANTS:

AS REQUIRED BY THE FAIR CREDIT REPORTING ACT, END USERS SCREENING APPLICANTS MUST PROVIDE THE THEM A COPY OF AN ADVERSE ACTION NOTICE, WHICH OUTLINES THEIR RIGHTS TO A COPY OF THEIR CREDIT REPORT FREE OF CHARGE IN THE CASE OF DENIAL. PLEASE PROVIDE ANY APPLICANT WITH A COPY OF THE ADVERSE ACTION NOTICE BELOW.

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Adverse Action Notice: In the case that your application is denied in compliance with *Section 615* of the **Fair Credit Reporting Act**, you have the right to request a free copy of the consumer report within sixty days and the right to dispute the accuracy or completeness of any information in the consumer report. To obtain a free copy of the consumer report please contact any of the credit reporting agencies listed below. Criminal and Civil records are obtained by local county records or National criminal database based in whole or in part on information provided by the consumer credit reporting agency. You are entitled to have your questions answered, dispute any information on your credit report, and receive a free copy of your credit report within sixty days on adverse action. You may dispute the matter directly with the credit reporting agency by writing or calling the agency. This notice can be given verbally or written, over the phone or in person. The below referenced agencies did not make the adverse decision and is (are) not able to explain why the decision was made.

Experian – www.experian.com

Equifax – www.equifax.com

TransUnion – www.transunion.com

NCAC, P.O. Box 9556, Allen, TX 75013
1-888-211-0728

P.O. Box 740256, Atlanta, GA 30374
1-888-202-4025

2 Baldwin Place P.O. Box 1000,
Chester, PA 19022
1-800-888-4213