



**EMPLOYMENT BACKGROUND INVESTIGATION
AUTHORIZATION AND RELEASE**

By signing below, I hereby authorize Coreland Companies to request and obtain investigative consumer reports and/or credit reports about me from investigative consumer or credit reporting agencies, and to consider such reports when making decisions regarding my employment with Coreland. I further authorize Coreland and its representatives to obtain information and records to verify all information provided by me on my employment application, in support of my efforts to obtain employment with Coreland, and to obtain any information relating to my employment with Coreland. If hired, I understand that this authorization shall serve as an ongoing authorization for Coreland to procure consumer and/or credit reports from an agency and for Coreland to obtain information in lieu of using the services of an agency for employment purposes at any time during my employment. I agree to hold harmless, and to absolve Coreland (its employees, agents and representatives) from any and all liability, and hereby waive any claim I may have against Coreland for any loss, damage, or injury I may sustain as a result of Coreland's efforts to verify or obtain such information provided by me or any disclosure made in accordance with this authorization.

I also acknowledge that I have read and received the separate Background Investigation Disclosure, which includes a summary of my consumer rights under federal and California laws, and understand my rights under such applicable laws.

Signature: _____ Date: _____

Print Name: _____ **[PLEASE PRINT LEGIBLY]**

If name changed (through marriage or otherwise, print former name(s) or aliases here:

Current address: _____

Prior addresses (if less than 5 years at current address): _____

Home Phone No. _____

Date of Birth (for identification purposes only) _____

Social Security Number (for identification purposes only) _____

Driver's License Number: _____ State Issued: _____ Expiration date: _____

College Education Degree Obtained: _____

Professional Licenses or Certifications Held: _____

Applicant's email address (optional): _____



BACKGROUND INVESTIGATION DISCLOSURE

Coreland Companies informs you that it may obtain an investigative consumer report or a consumer credit report for employment purposes in evaluating you for employment, promotion, reassignment or retention as an employee.

Such reports, if obtained, will be prepared by a consumer investigative reporting agency or a consumer credit reporting agency and may contain information bearing on your credit standing or worthiness, character, general reputation, personal characteristics, or mode of living.

Upon Coreland's request, Employee Relations Network Member and Employee Relations, Inc. will conduct the background investigation. The contact information for Employee Relations Network Member and Employee Relations, Inc. ("the Agency") is as follows: 20720 Ventura Blvd., Suite 200, Woodland Hills, CA 91364; (818) 593-5555. The nature and the scope of the investigation will include credit records, criminal and civil records, motor vehicle/driving records, and/or employment, professional licensing and educational records and histories. You have a right to request additional disclosures regarding the nature and scope of the investigation.

- I wish to receive a copy of any investigative consumer report or credit report regarding me that is prepared at the request of Coreland Companies.

Please note that you have certain rights regarding the requested report under California Civil Code section 1786.22. The following is a summary of such rights:

- (1) You may, upon reasonable notice and during normal business hours, inspect the files maintained by the Agency regarding you (including a written explanation for any coded information contained in files). You will be required to furnish proper identification in order to exercise this right;
- (2) You may obtain a copy of the file maintained by the Agency regarding you, for a fee not to exceed the actual costs of duplication. Such copy may be requested, with proper identification, in person or by written request (to be sent to a specified addressee by certified mail) that the Agency provide a copy to you.
- (3) You may obtain a summary of the information contained the Agency's file regarding you. Such summary will be provided by telephone pursuant to written request, and conditional upon proper identification. Telephone charges must be prepaid by you or charged directly to you.
- (4) You may obtain, from the Agency's trained personnel, an explanation of any information furnished to you by the Agency.
- (5) You may obtain, from the Agency, a written explanation of any coded information contained in the files maintained by the Agency regarding you.
- (6) You may be accompanied, in the course of inspecting the file referred to above, by one other person of your choosing. Such person must furnish reasonable identification, and you may be required by the Agency to furnish a written statement granting the Agency permission to discuss your file in the presence of such person.

A "Summary of Your Rights Under the Fair Credit Reporting Act" is attached for your review.



Additionally, Coreland may collect information for employment purposes from public records without using a consumer reporting agency or credit reporting agency.

- By checking this box, I waive my right to receive a copy of any public records about me obtained by Coreland Companies.

By signing below, I am acknowledging that I have read this Disclosure and understand my rights under the federal Fair Credit Reporting Act and the California Investigative Consumer Reporting Agencies Act and Credit Reporting Agencies Act.

Print name: _____

Signature: _____ Date: _____



A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "Consumer Reporting Agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.



- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Consumer Reporting Agency used: Employee Relations Network Member and Employee Relations, Inc., 20720 Ventura Blvd., Suite 200, Woodland Hills, CA 91364, Phone: 818-593-5555