REPORT SUBJECT DISCLOSURES AND RIGHTS

(Tenant Screening)

1. IMPORTANT NOTICE ABOUT YOUR REPORT

Kredifi Inc. (“Kredifi”) provides consumer reports and investigative consumer reports for **tenant screening purposes**.

The report you receive through Kredifi’s platform is **not the official consumer disclosure** required under federal or state law.

To obtain your official consumer file disclosure, you must contact Kredifi directly:

- Phone: (650) 454-8954
- Address: 830 Hillview Court, Suite 280, Milpitas, CA 95035

---

2. YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

Under the Fair Credit Reporting Act (“FCRA”), you have important rights regarding your consumer report.

A. Access to Your File

You have the right to request and obtain all information about you in Kredifi’s files (“file disclosure”).

You are entitled to a **free disclosure** if:

- You were denied housing, credit, insurance, or employment within the past 60 days
- You are unemployed and intend to apply for employment within 60 days
- You receive public assistance
- You believe your file contains inaccurate information due to fraud

- You request your report through the authorized annual disclosure system (www.annualcreditreport.com)

Kredifi may charge a reasonable fee for disclosures not covered above.

B. Right to Dispute Inaccurate Information

You have the right to dispute information you believe is inaccurate or incomplete.

- Kredifi must investigate your dispute unless it is deemed frivolous
- Verified inaccurate or unverifiable information must be corrected or removed, typically within 30 days

Note: Accurate information cannot be removed, but you may submit a dispute if you believe information is incorrect.

C. No Purchase Required

You are **not required to purchase** any product or service from Kredifi to:

- Dispute information in your file
- Request your consumer report

D. Credit Scores

You may request a credit score from Kredifi.

Please note:

- Credit scores are based on available data at the time of the request
- Scores may differ from those used by lenders or other entities
- Scores are not guarantees of approval or creditworthiness

E. Fraud Alerts and Identity Theft Protections

You may place a fraud alert on your file at no cost through a nationwide consumer reporting agency if you suspect identity theft.

F. State-Specific Free Reports

Residents of certain states may have additional rights:

- Colorado, Massachusetts, Maryland, New Jersey, Vermont: one free report annually
- Georgia: two free reports annually

---

3. USE OF YOUR REPORT FOR TENANT SCREENING

Your consumer report may be used by landlords, property managers, or their agents to evaluate your application for housing.

If adverse action is taken (for example, denial of your rental application), you have the right to:

- Be notified of the decision
- Receive the name and contact information of the reporting agency
- Request a free copy of your report within 60 days
- Dispute inaccurate or incomplete information

---

4. SUMMARY OF ADDITIONAL RIGHTS

You also have the right to:

- Know when information in your report has been used against you
- Limit certain prescreened credit or insurance offers
- Seek damages for violations of the law
- Obtain additional protections if you are a victim of identity theft or are on active military duty

For more information about your rights, contact the Consumer Financial Protection Bureau or the Federal Trade Commission.

5. CALIFORNIA NOTICE REGARDING BACKGROUND INVESTIGATIONS

(Applies to California residents)

Kredifi may obtain an **investigative consumer report** about you for tenant screening purposes.

This may include information about:

- Character and reputation
- Personal characteristics
- Mode of living
- Employment and education history
- Criminal history (where permitted by law)
- References and other background information

Your Rights Under California Law

Under California Civil Code Section 1786.22, you have the right to:

- Request access to your file with proper identification
- Obtain a copy of your file (reasonable copying fees may apply)
- Request disclosure by telephone (with written request and identity verification)
- Request delivery of your file by certified mail

You also have the right to:

- Receive explanations of information in your file
- Have coded information explained
- Be accompanied by another person when reviewing your file (with written permission)

Kredifi will provide a copy of your investigative consumer report as required by law.

---

6. DISCLOSURE REGARDING INVESTIGATIVE CONSUMER REPORTS

Kredifi may obtain consumer reports and investigative consumer reports about you in connection with your housing application and, if applicable, during your tenancy as permitted by law.

These reports may include:

- Credit history
- Criminal history (subject to legal limitations)
- Employment and income verification
- Education verification
- References and interviews

You have the right to request additional information about the **nature and scope** of any investigative consumer report by submitting a written request within a reasonable time.

---

7. CONTACT INFORMATION

To request your file, dispute information, or exercise your rights, contact:

Kredifi Inc.
830 Hillview Court, Suite 280
Milpitas, CA 95035
Phone: (650) 454-8954

---

8. ACKNOWLEDGMENT

By proceeding with your application, you acknowledge that you have received and reviewed this disclosure.