

# EMPLOYMENT BACKGROUND CHECK AUTHORIZATION

## Disclosure Regarding Background Investigation

[REQUESTING PARTY LEGAL NAME EMPLOYER LANDLORD] (the "Company") may obtain information about you from a third-party consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your criminal history, Social Security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you, and disclosure of the nature and scope of any investigative consumer report. You will be provided the name, address, and telephone number of the consumer reporting agency. The scope of this disclosure is all-encompassing, allowing the Company to obtain from any outside organization all manner of consumer reports throughout the course of your employment to the extent permitted by law.

***THIS DISCLOSURE IS A STAND-ALONE DOCUMENT.** Under the federal Fair Credit Reporting Act, 15 U.S.C. § 1681b(b)(2)(A), this disclosure must consist solely of the disclosure that a consumer report may be obtained for employment purposes.*

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## Authorization

I, [SUBJECT S FULL LEGAL NAME], acknowledge receipt of the separate document entitled "Disclosure Regarding Background Investigation" and "A Summary of Your Rights Under the Fair Credit Reporting Act" and certify that I have read and understand those documents.

I hereby authorize [REQUESTING PARTY LEGAL NAME EMPLOYER LANDLORD] and its designated consumer reporting agency to obtain a consumer report and/or investigative consumer report concerning me from any outside organization for employment purposes. The information that may be obtained includes, without limitation:

- Criminal
- Employment Verification
- Education Verification
- Identity

I understand the information obtained may be used in whole or in part to make decisions regarding my possible employment, promotion, reassignment, or retention as an employee. I further understand that the information contained in such report(s) will be used strictly in accordance with the Fair Credit Reporting Act, the Americans with Disabilities Act, Title VII of the Civil Rights Act of 1964, and all other applicable federal, state, and local laws.

**Purpose of this authorization:** [PURPOSE OF THE BACKGROUND CHECK]

I authorize any party with information concerning me, including current and former employers, educational institutions, law enforcement agencies, courts, licensing authorities, motor-vehicle agencies, and credit bureaus, to release such information to **[REQUESTING PARTY LEGAL NAME EMPLOYER LANDLORD]** and/or its consumer reporting agency. I hereby release from liability and hold harmless all persons and entities providing information in connection with this authorization.

This authorization shall remain valid for the duration of any consideration of my application and, if I am hired, throughout my employment, to the fullest extent permitted by law. A photocopy, electronic reproduction, or facsimile of this authorization shall be as valid as the original.

**Subject information:**

- Full legal name: **[SUBJECT S FULL LEGAL NAME]**
- Other names used: None
- Current address: **[SUBJECT S CURRENT ADDRESS]**
- Date of birth: (provided on separate form as required)

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**Applicant/Employee**

\_\_\_\_\_ PRINTED NAME

\_\_\_\_\_ SIGNATURE

\_\_\_\_\_ DATE

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**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. Your major rights include:

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.

- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited to those with a valid need.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance.
- The following FCRA rights give consumers the right to bring private lawsuits against violators: 15 U.S.C. §§ 1681n and 1681o.
- Identity-theft victims and active-duty military personnel have additional rights.

For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.