

# **KANSAS & MISSOURI-QUALIFICATIONS FOR OCCUPANCY**

## **PRICE BROTHERS MANAGEMENT COMPANY**

Welcome to our community. Before you apply to rent an apartment, please review our rental application approval criteria. The following information is offered so that applicants will have a detailed statement of rental qualifying policies. Although we have attempted to make this document easy to read and understand, by its nature as a statement of policy, it includes formal language and legal terms. Any questions about the information in this document may be directed to any member of our management team.

### **Definitions**

The term "applicant(s)" in these criteria means the person(s) that will be signing the lease as a "resident". The term "occupants" in these criteria means the person(s) that are authorized occupants under the lease. Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by us that all current residents and occupants have met these requirements. There may be occupants that resided on the premises prior to these requirements going into effect. Additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various credit, criminal and evictions reporting services used.

### **Non Discrimination**

We will not discriminate against any person in the rental of an apartment because of race, color, religion, national origin, sex, age, familial status, sexual orientation, or mental or physical handicap.

### **Confidentiality**

We maintain a strict policy of confidentiality and privacy for our applicants and residents. We do not discuss information on applications with anyone other than the applicant. In addition, we do not discuss individual credit reports with an applicant. If you would like to discuss or dispute anything in your credit report, you will need to contact the credit reporting agency that provided the report. Upon your request, we will provide you the name and address of that reporting agency.

### **Community Policies: Maximum Number of Occupants – Prohibited Pets – Parking Restrictions**

- 1 Bedroom=2 persons; 1 Bedroom w/study=3 persons, maximum of 2 adults; 2 Bedroom=4 persons, maximum of 2 adults; 3 Bedroom=6 persons, maximum of 3 adults. Exceptions may be made to this policy based on the familial status of occupants. All occupants 18 years of age and older will be considered as residents under the lease agreement and will be asked to sign the lease as a responsible resident. A rental application is to be completed by each occupant 18 years of age and older, without omission or falsification of information.
- Residents may keep a maximum of two vehicles per apartment; three vehicles are permitted if the unit is a three bedroom.
- Aggressive breeds of dogs and exotic, feral or wild animals are prohibited.

### **Age/Identity Verification**

Applicants must be at least 18 years of age. A government issued photo ID is required of all applicants and guarantors who wish to tour an apartment home or model. Applicants from foreign countries who have no social security number or citizenship must have a proper and current US Visa, I-9 documentation, and meet other criteria for consideration.

### **Criminal History**

Criminal checks will be conducted. A felony conviction, any felony or misdemeanor conviction for a crime against a person, or incarceration for any offense, within the past 7 years will not be accepted. "Conviction" includes but is not limited to a deferred judgment; a withheld adjudication; a plea of nolo contendere; a guilty plea; or a plea bargain to any lesser charge, including to a misdemeanor. "Incarceration" means being jailed pursuant to a conviction, not a mere arrest. Conviction of any sexual offense will not be accepted. Convictions for any terrorism related charges will not be accepted.

### **Proof of Employment**

Applicants must provide their last 3 consecutive pay stubs or the most recent W-2 and 1 pay stub, and/or allow Price Brothers Management Co. to contact employer to verify employment. New employment may be verified with an intent to hire letter.

### **Income**

Income must be verified by a direct supervisor, payroll or human resources department, and/or by the applicant's last 3 consecutive pay stubs or most recent W-2 and 1 pay stub. Self-employed applicants are required to provide either the previous year's tax return or bank statements for the last 3 full months. Monthly income must be equal to or greater than 3 times the monthly market rent for the chosen unit. We will accept at minimum a monthly income of 2 ½ times the monthly market rent with a qualified guarantor. Roommates must have a combined income equal to or greater than 4 times the monthly market rent for the chosen unit. Anyone not having a monthly income may qualify with a current bank balance equal to or greater than 2 years' rental payments. A copy of the bank statement showing this balance is required. Court ordered alimony and child support will be considered as income. A copy of the court order is required. Pensions or Social Security are considered income with a copy of applicant's pension or Social Security check or a copy of a bank statement showing direct deposit of the pension or Social Security payment. Full time students (with no income) may qualify with guarantor.

**Guarantor**

A guarantor may be required if the applicant does not meet the minimum income or credit history standards set forth above. Applicants must, at a minimum, meet the standards in one of the categories in order for us to accept a guarantor. A guarantor may not be used a substitution for bad rental history. The guarantor requirement may be waived if the applicant is willing to execute a six month lease and pay for the entire lease up-front. This is to allow time to establish credit with the apartment community. A guarantor may also be required for full time students and/or individuals new to the country. Proof of full time student status, green card, or school or work visa is required. A qualified guarantor must be employed and show proof of income 4 times the monthly rental amount by providing their last 3 consecutive pay stubs or the most recent W-2 and 1 pay stub. Pensions or Social Security are considered income with a copy of applicant's pension or Social Security check or a copy of a bank statement showing direct deposit of the pension or Social Security payment. Self-employed guarantors will be required to provide either the previous year's tax return or bank statements for the last 3 full months. Guarantors are subject to a non-refundable \$40 application fee.

**Credit History**

Price Brothers Management Co. uses an independent credit reporting company to evaluate credit history. This company uses a statistical model to evaluate applicants' ability to pay rent on a timely basis. The scoring model is based on applicants past credit and financial performance only and scores are derived from real data comparing applicants' performance to that of other applicants with similar profiles. This comparison allows our credit reporting company to predict how likely it is that an applicant will be able to pay rent and fulfill other lease obligations. Based on the credit score, applications will be accepted, rejected or accepted with conditions. If an application is rejected or accepted with conditions, the applicant will be provided with the name and contact information for the consumer reporting agencies which provided the credit report. If an applicant has filed for bankruptcy, he or she must provide documentation showing the discharge of the filing. Any medical trade listing or unpaid school loans which applicant requests consideration for must be accompanied by an explanation.

**Rental History**

Price Brothers Management Co. or its agents will contact previous landlords in order to verify rental history. Applicants with negative rental history occurring within the last 3 years will be denied. Negative rental history includes any outstanding debt to previous landlords, excessive late payments, excessive returned checks to previous landlords, damages owed, and evictions filed and not remedied. If the applicant has no rental history, we will consider this to be a positive rental history.

**Roommates/Co-Residents**

Roommates or co-residents application data will be combined during the verification process. All applicants must meet credit, criminal, evictions and rental history standards in order to be accepted. Roommates must have a combined monthly income equal to or greater than 4 times the monthly market rent for the chosen unit.

**Insurance Requirement**

Residents are required to obtain renters' form homeowner's insurance coverage for personal liability (property damage and bodily injury) with a limit of not less than \$100,000.00 each occurrence, and \$500.00 in medical payments coverage. All residents are required to show proof of insurance prior to possession of unit and at lease renewal. All lease holders are required to be listed on the insurance policy.

**Application Fee/ Validity Period**

**Application Fee:** \$40 per applicant; \$50 for joint credit application, due when application is submitted. Non-refundable. **Administration Fee:** \$\_\_\_\_\_ due when apartment is reserved or applicant is placed on waiting list. Refundable if application is cancelled within 72 hours after submission, non-refundable thereafter. Refundable if application is denied. This fee is not a deposit and cannot be applied to amounts due at the end of lease. **Security Deposit:** \$\_\_\_\_\_ due when apartment is reserved or applicant is placed on waiting list. Refundable if application is cancelled within 72 hours after submission, non-refundable thereafter. Refundable if application is denied. Unit availability changes daily and cannot be guaranteed without a reservation fee/security deposit. Approved applications are effective for 90 days from the approval date. If the lease is not executed and/or the applicant fails to occupy an apartment within this time period, the application must be re-submitted for verification and approval. A new application fee of \$40 will also be assessed.

**NO CASH WILL BE ACCEPTED.** All rents, deposits, and fees must be paid by check, cashiers check, or money order.

*Since there are no exceptions to these policies, it is important that applicants review this information carefully before submitting an application. Applicants' signatures below indicate that they have carefully reviewed these policies and believe themselves to be eligible for rental of a unit. Signatures below also indicate understanding of and agreement to be bound by the policies stated above regarding fees and deposits.*

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

## Rental Application

APPLICANT INFORMATION					
First Name	Middle Name	Last Name	Maiden Name		
Birthdate	Social Security Number	Marital Status	Drivers License Number	State Issued	
Spouse First Name	MiddleName	Last Name	Maiden Name		
Birthdate	Social Security Number	Marital Status	Drivers License Number	State Issued	
CONTACT INFORMATION and ADDRESS and RENTAL HISTORY INFORMATION					
Home Phone Number	Work Phone Number	Alternate Phone Number	Email Address		
Current Address	City	State	Zip	Move In Date	Current Rent Amount
Name of Apt Community or Landlord (if applicable)	Phone Number	Why are you moving?			
Previous Address	City	State	Zip	Move In Date	Last Rent Amount
Name of Apt Community or Landlord (if applicable)	Phone Number	Why did you move?			
Previous Address	City	State	Zip	Move In Date	Last Rent Amount
Name of Apt Community or Landlord (if applicable)	Phone Number	Why did you move?			
Have you, your spouse, your roommate(s), or any occupant ever: Been asked to move out, broken a lease or rental agreement, declared bankruptcy, or been sued for damages to rental or leased property? Have you, your spouse, your roommates(s), or any occupant ever: been convicted of a felony or received deferred adjudication for a felony? <b>If the answer to any of the above questions is "yes", please explain below. If none of the above applies, please state "none applies" and sign.</b>					
<b>OTHER OCCUPANTS</b> All persons under the age of 18 MUST be listed. ALL occupants/roommates aged 18 or over MUST submit an application.					
First Name	Middle Name	Last Name	Sex	Birthdate	Social Security Number
First Name	Middle Name	Last Name	Sex	Birthdate	Social Security Number
First Name	Middle Name	Last Name	Sex	Birthdate	Social Security Number
EMPLOYMENT INFORMATION					
Employer Name		Employer Phone Number	Employer Fax Number		
Employer Address		City	State	Zip	
Position	Hire Date	Gross Monthly Income		Supervisor	
Previous Employer Name		Phone Number	Position/Hire Date/End Date		
Spouse Employer Name		Phone Number			
Employer Address		City	State	Zip	
Position	Hire Date	Gross Monthly Income		Supervisor	
Spouse Previous Employer Name		Phone Number	Position/Hire Date/End Date		
CREDIT HISTORY					
Bank Name	Branch Location	Phone Number	Checking Account Number	Savings Account Number	
Bank Name	Branch Location	Phone Number	Checking Account Number	Savings Account Number	
Credit Cards (list)		Monthly Payment		Balance	
Automobile Loan Company		Monthly Payment		Balance	
ADDITIONAL INCOME (Please list source and amount of any additional income)					

## Rental Application

<b>EMERGENCY INFORMATION</b> (Please indicate closest relative) If an emergency situation should arise the person(s) listed below may enter my apartment to remove and store all contents, as well as my property in the mailbox, storerooms, and common areas.				
Emergency Contact Name	Address	City	State	Zip
Relationship	Home Phone	Work Phone		
<b>PET INFORMATION</b>				
Will you or any occupants have a pet? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes: Type of Pet	Age of Pet	Weight of Pet	Breed of Pet
<b>VEHICLE INFORMATION</b>				
Make/Model of Vehicle	Color	Year	License Number	State Issued
Make/Model of Vehicle	Color	Year	License Number	State Issued
<b>COMMUNITY INFORMATION</b> This information should be filled out by you and your leasing consultant at the time you make application to our community.				
Community You Are Renting From		Leasing Consultant		
Security Deposit	\$	Apt. No. & Address		
Application Fee	\$	Apt. Type		
Administration Fee	\$	Monthly Rent Amount	\$	
Pet Deposit	\$	Length of Lease		
Amount Paid With Application	\$	Move In Date		
Balance Due	\$	Garage Space Number		
Pro Rated Rent Due At Move In	\$	Garage Deposit		
Total Amount Due At Move In	\$	Other Fees and Deposits	\$	
<b>REFERRAL INFORMATION</b>				
Were you referred to our community by a locator service? <input type="checkbox"/> Yes <input type="checkbox"/> No		Were you referred by one of our residents? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, please state the agent's name and company:		If yes, please state the resident's name:		
Other Referral Types, circle all that apply: <input type="checkbox"/> Apartment Guide <input type="checkbox"/> Apartment Guide.com <input type="checkbox"/> For Rent <input type="checkbox"/> For Rent.com <input type="checkbox"/> Apartments.com <input type="checkbox"/> Rent.com <input type="checkbox"/> PriceBrothersKC.com <input type="checkbox"/> Newspaper <input type="checkbox"/> Property Appearance <input type="checkbox"/> Banner/Balloons/Signs/Monuments <input type="checkbox"/> Location of Property <input type="checkbox"/> Outreach Marketing <input type="checkbox"/> Preferred Employer <input type="checkbox"/> Referral from other PBM Property <input type="checkbox"/> Previous Resident <input type="checkbox"/> Word of Mouth <input type="checkbox"/> Onsite Transfer				

**BUSINESS APPLICANT CONSENT (IF APPLICABLE)**

The undersigned hereby consents on behalf of the business named below (the "Company") to allow the owner/landlord, itself or through its designated agents or employees, to obtain a credit report on the Company and to obtain and verify the Company's credit and financial information for the purpose of determining whether to lease an apartment to the Company. The undersigned also agrees on behalf of the Company that the owner/landlord and its agents and employees may obtain additional credit reports on the Company in the future to update or review the Company's account.

BY: \_\_\_\_\_ COMPANY: \_\_\_\_\_ DATE \_\_\_\_\_ PRINTED NAME: \_\_\_\_\_

**APPLICANT CONSENT**

The undersigned applicant(s) and co-signer(s) hereby understands and is hereby notified by this document that the property owner/landlord, through its designated agents or employees, is authorized to obtain a consumer report and criminal record information on each of us and to obtain and verify each of our credit and employment information for the purpose of determining whether to lease an apartment to me/us. We also agree and understand that the owner and its agents and employees may obtain additional consumer reports and criminal record reports on each of us in the future to update or review our account. Upon my/our request, the owner will tell me/us whether consumer reports or criminal record reports were requested and the names and addresses of any consumer-reporting agency that provided such reports. By signing this application, applicants acknowledge receipt of a copy of the Federal Trade Commission's "Summary of Consumer Rights".

**ACKNOWLEDGMENT BY SIGNING.** You declare that all your statements on this application are true and complete. You're authorizing us to verify this information through all available means. We're not required to verify or investigate any preliminary findings. If you've failed to answer any question, we're entitled to reject this application. If you've given false information, we're entitled to (1) reject the application, (2) retain all application fees and deposits as liquidated damages for our time and expense, and (3) terminate your right of occupancy. In any lawsuit relating to this application, including statutory or regulatory rights stemming from any LESSEE, we are entitled to recover attorney's fees and all other costs of litigation if we prevail. We reserve the right to furnish information to consumer reporting agencies about the performance of our residents on their lease contract obligations. **\*\*It is required that all Tenants show proof of their personal liability insurance coverage. This will be required before possession of the apartment is given to the new Tenant.\*\***

This application must be signed by all adults who will occupy the apartment before it can be considered by lessor. Acceptance of this application, and all moneys paid herewith, is NOT binding upon LESSEE until approved by lessor. If approved, moneys paid in addition to the non-refundable applicant fee, will be then held as a security deposit under the lease. The applicant fee is non-refundable in all circumstances. If the apartment is held for seventy-two (72) hours after the application is submitted, all moneys paid shall be retained as liquidated damages.

FOR OFFICE USE ONLY			
	PERSON ACCEPTING APPLICATION		PERSON WHO PROCESSED APPLICATION
APPLICANT/CO-SIGNER	DATE	APPLICANT/CO-SIGNER	DATE
	PERSON WHO NOTIFIED APPLICANT		DATE/TIME OF NOTIFICATION OF APPROVAL
APPLICANT/CO-SIGNER	DATE	APPLICANT/CO-SIGNER	DATE
	PERSON/PHONE NUMBER NOTIFIED		APPLICATION DENIED. REASON:
OWNER'S REPRESENTATIVE	DATE		

## Rental History Request

THIS RENTAL HISTORY REQUEST IS FROM		
Property Name:	Fax Number:	
Property Address:		
Property Office Phone Number:		
THIS RENTAL HISTORY REQUEST IS TO		
Property Name:	Fax Number:	
Attention:		
Message:		
RENTAL HISTORY REQUEST		
To Whom It May Concern:		
The resident _____ who lives/lived on your property at this address _____ has applied to lease an apartment home at _____ . We are requesting your assistance in answering the questions listed below. Please also see the signature of the applicant authorizing the release of this information. Please fill out this form and fax it back to the number listed above. Your assistance is greatly appreciated.		
AUTHORIZATION TO RELEASE RENTAL HISTORY INFORMATION		
I _____ hereby authorize any former landlord to provide the information requested below to _____ for the purpose of verifying my rental history.		
Signature	Printed Name	Date
INFORMATION REQUESTED		
For what time period was this person a resident at your property? From ___/___/___ To ___/___/___		
Was proper notice to vacate given? _____Yes _____No		
Had this person's lease expired at the time he/she vacated your property? _____Yes _____No		
Were this person's obligations paid as agreed? _____Yes _____No		
If Not:		
Current Balance Due \$ _____		
Number of late payments: _____		
Number of payments over 30 days late: _____		
Number of NSF checks: _____		
Was this person ever in jeopardy of being evicted from your property? _____Yes _____No		
Please list the number and type of pets this person owned while at your property		
Comments:		

Completed by: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_  
 Thank you very much for your time.

## Employment Verification

EMPLOYER INFORMATION		
Name of Employer:		Fax Number:
Attention:		
Message:		
EMPLOYMENT VERIFICATION REQUEST		
To Whom It May Concern:		
The individual shown below has applied for residency at an apartment community which requires verification of income and they have listed your organization as a current place of employment. In accordance with the release signed below, please provide the information requested and return this form to us by fax.		
APARTMENT COMMUNITY INFORMATION AND RETURN FAX NUMBER		
Property Name:		Fax Number:
Property Address:		
Property Office Phone Number:		
AUTHORIZATION TO PROVIDE EMPLOYMENT VERIFICATION		
Name of Applicant:		Social Security Number:
I hereby authorize the above individual, company or institution to furnish Price Brothers Management Company with the information requested below, and do hereby release the above individual, company or institution and all individuals connected herewith, including Price Brothers Management Company, from any and all liability whatsoever that might otherwise be incurred in furnishing or obtaining such information.		
Signature	Printed Name	Date
INFORMATION REQUESTED		
Date(s) of Employment:		
Current Position:		
Rate of Pay: \$                      Per: ___Hour ___Week ___Month ___Year		
If hourly rate is noted above, Average number of hours worked per week:		

Completed by: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Thank you very much for your time.

# Applicant Copy

## 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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit).
- 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.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**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. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Complaints 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 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
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

**Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**