



Dear Consumer:

If you do not recognize the name of the company that requested your consumer report from MicroBilt, or the information contained within your consumer report, or believe the information contained within your consumer report may be inaccurate, or otherwise wish to dispute an inquiry on your credit file with MicroBilt, please complete and sign the Consumer Dispute Form and return it to us via US Postal Service, or call us toll-free, and in each case provide all of the requested information and documentation. Note that you do not have to use our Form, as long as you provide all the information that is requested therein. Our Form is being provided as a convenience to you.

**Contact us at:  
MicroBilt / PRBC  
Attn: Consumer Affairs Department  
P.O. Box 440693  
Kennesaw, GA 30160  
Phone: 888-222-7621**

After you submit your dispute and documentation and we have completed our investigation, we will send you a resolution letter, reflecting the results of the investigation, within 30 days of receiving your dispute and documentation. If necessary, the appropriate data repository that provided the information will be contacted as well and requested to verify the accuracy of the information. Note, however, that only inaccurate information may be removed from your credit report; negative information that is accurate will stay on your credit report as long as governing laws allow. You will not be charged a fee for submitting your dispute, or any MicroBilt investigation, processing, response, or provision of your dispute to a third party data repository for investigation (if applicable).

If for some reason you do not receive anything from us, please contact the Consumer Affairs Department toll-free at 888-222-7621 to follow up.

Further, depending on the State of your residency, you may be able to request that a security freeze be placed on certain reports that MicroBilt maintains about you. You may also subsequently release or lift a freeze at a later date. While MicroBilt does not charge a fee for this, depending on State provisions, these actions may require the payment of a fee to other agencies, if applicable.

Security freezes are designed to prevent a consumer reporting agency such as MicroBilt from releasing your consumer report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale.



Generally, when you place a security freeze on your file, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your file or authorize the temporary release of your consumer report for a specific person or period after the security freeze is in place. To provide that authorization, you must contact MicroBilt and/or the relevant other consumer reporting agency at the above referenced address or toll-free phone number, and provide all the following:

1. Sufficient documentation to verify your identity.
2. The personal identification number or password previously provided to you by the consumer reporting agency, if any.
3. If applicable, a statement that you choose to remove the security freeze from your file, or that you authorize the agency to temporarily release your consumer report. If you authorize the temporary release of your consumer report, you must name the person who is to receive your consumer report, or the period for which your consumer report must be available.

A security freeze generally does not apply to circumstances in which you have an existing account relationship, and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and may want to lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

If you want to view the State specific rights you have, or place a security freeze on your file, please see the enclosed information, or visit [www.MicroBilt.com](http://www.MicroBilt.com) and select the State in which you reside, follow the instructions, and provide the information required.

Please note that any security freeze that you request will apply to only those applicable reports that are created and maintained by MicroBilt; we do not have the ability to add a security freeze to the file of any other agency. To add a security freeze to your credit file, you must contact MicroBilt at the above referenced address or toll-free phone number, or the individual relevant credit reporting agency. The three national credit reporting agencies are:

**Equifax**

P.O. Box 740241  
 Atlanta, GA 30374  
 800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
 Allen, TX 75013  
 888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

TransUnion Consumer Relations  
 2 Baldwin Place  
 P.O. Box 1000  
 Chester, PA 19022-1000  
 Order Credit Report: 800-888-4213  
 Report Fraud: 800-680-7289  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)

Sincerely,

MicroBilt Consumer Affairs



**Consumer Dispute Form**

Full Name: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Date of Birth: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Social Security #: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Driver's License Number: \_\_\_\_\_

State of Issuance: \_\_\_\_\_

Current Home Address: \_\_\_\_\_

Current Employer Name and Address: \_\_\_\_\_

What items do you believe to be inaccurate?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Why do you believe the items are inaccurate?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What do you believe is the accurate information?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please provide any other details or documentation you feel may be helpful in our investigation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please provide all documentation supporting your dispute as well as a clear copy of your Driver's License or state identification card or two alternative forms of identification, such as a copy of a recent (no less than 60 days old) cable, utility or phone bill, with a matching address of request, or a copy of your Social Security card, or a copy of your birth certificate, or a copy of your US passport (picture page only), or a copy of your voided consumer check with matching address of request, or a copy of your Alien Registration Card.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_