



Account Number: A21491 Attorney Name: Tancredi

**CIN LEGAL DATA SERVICES' CONSUMER AUTHORIZATION AND RELEASE FORM**

I hereby instruct and authorize CIN Legal Data Services, a CINgroup company ("CIN"), to do the following (please check all that apply):

**Consumer Liability Report (CLR™):** Obtain my personal credit profile from Equifax, Experian and/or Transunion, in order to confirm my identity and avoid fraudulent transactions in my name; compile, merge, and summarize data and data elements contained in my credit profile in order to present it in the bankruptcy-specific format of the Consumer Liability Report ("CLR") product; provide the CLR and any products created therefrom to my Attorney via CIN's Internet portal or other secure electronic means for Attorney's use in performing due diligence and verification of my debts pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005; make data elements of the CLR available for electronic import into Attorney's bankruptcy forms preparation software program or automated bankruptcy filing system; and provide a copy of the CLR to me via electronic posting to my secure account on the myHorizonToday™ Web Site and/or US Mail to the primary address listed within my credit profile.

**myHorizon™ Credit Monitoring Program, 3-Month or 12-Month Subscription:** Monitor my Experian and/or TransUnion credit file on a daily basis in order to provide credit monitoring, credit scoring, and/or credit score monitoring and tracking products to me via email, instant message, and/or text message.

**Post Discharge Consumer Liability Report (PDCLR™):** Obtain my personal credit profile from Equifax, Experian, and/or Transunion after the discharge or confirmation of my bankruptcy case in order to confirm my identity and avoid fraudulent in my name; compile, merge, and summarize data and data elements contained in my credit profile and present them in the format of the Post-Discharge Consumer Liability Report ("PDCLR") product; provide a copy of the PDCLR to my bankruptcy attorney via CIN's Internet portal or other secure electronic means; and provide a copy of the PDCLR to me via electronic posting to my secure account on the myHorizonToday™ Web Site and/or US Mail to the primary address listed within my credit profile.

This authorization is intended to constitute a consumer's written instructions requesting his/her own credit report as set forth in Section 604(a) of the Fair Credit Reporting Act ("FCRA", codified at 15 U.S.C. §1681 et. seq.). I specifically authorize the national credit repositories to provide CIN with all medical information that may be contained within my consumer credit file. I have provided photo identification to my Attorney to verify my identity, a copy of which is attached hereto. I acknowledge that the FCRA places no restrictions on how a consumer may utilize or share his/her own credit report that is ordered at his/her written instructions. I also acknowledge that the FCRA provides that anyone who knowingly and willfully obtains information under false pretenses shall be fined under Title 18, or imprisoned for not more than one year, or both. I acknowledge that the CLR™, PDCLR™, and Credit Monitoring products ("the Products") are provided "AS IS" and that CIN makes no representation or warranty, express or implied, with respect to the accuracy, validity, or completeness of the Products, or to their fitness for any particular purposes. I hereby release CIN and CIN's parent, sister, and affiliated companies; successors and assigns; and its and their directors, officers, agents, employees, and independent contractors (collectively, "CIN's Affiliates") from liability for any negligence in connection with the preparation of the Products; and from any losses, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity, incompleteness, delivery, or non-delivery of Product(s) or any portion or data element thereof. I acknowledge that when creating the Products, CIN may access my credit profile as maintained by Equifax, Experian, and TransUnion; any one of these credit bureaus; or any combination of two or more of these credit bureaus. I understand that any time CIN obtains my credit profile from one or more of these credit bureaus, a "hard inquiry" will be placed on my credit record. I acknowledge that not all of the data contained in my credit record as maintained by Equifax, Experian, and TransUnion will appear on the CLR™ or PDCLR™ products. I specifically acknowledge that neither the CLR™ nor the PDCLR™ will contain any calculation of or data on my current credit score. I acknowledge that CIN's myHorizon™ Credit Monitoring Program will provide me with the daily notifications ("Alerts") of changes that are made to my credit report as maintained by Experian and/or TransUnion; that Alerts can be delivered to me via email or SMS text message; that standard text messaging rates will apply to each text message sent or received as provided in my wireless rate plan; and that I can set up my preferences through my secure account at the myHorizonToday™ Web Site. I agree that if one or more provisions of this document are held for any reason to be invalid, illegal, or unenforceable, the remaining provisions of this document will be unaffected, and this document will be construed as if such provision(s) had not been contained herein. I understand that this authorization will be effective for six (6) months following the date indicated below.

**SUBMIT COMPLETED FORM WITH PHOTO IDs FOR PRIMARY APPLICANT AND CO-APPLICANT:**

•BY FAX TO 866-307-1003 OR •BY EMAIL TO CLR@CINLEGAL.COM

Date: \_\_\_\_\_  
Primary Applicant Name: \_\_\_\_\_  
Primary Applicant SS#: \_\_\_\_\_  
Primary Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_  
Co-Applicant Name: \_\_\_\_\_  
Co-Applicant SS#: \_\_\_\_\_  
Co-Applicant Signature: \_\_\_\_\_



**Primary Applicant**

**Please attach Photo ID**



**Co - Applicant**

**Please attach Photo ID**