

**Fair Credit Reporting Act Disclosure & Authorization
for System Development Charge (SDC) Loan
Building Permit Fee Loan Application**

Disclosure

The City of Bend, when considering your application for a loan, may wish to obtain and use a “consumer report” from a “consumer reporting agency.” These terms are defined in the Fair Credit Reporting Act (FCRA), which applies to you. As an applicant for a loan with or as an employee of the City of Bend, you are a “consumer” with rights under the FCRA.

A “consumer reporting agency” is a person or business that, for monetary fees, dues or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing “consumer reports” to others, such as the City of Bend.

A “consumer report” is any written, oral or other communication of any information by a “consumer reporting agency” bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, criminal background, or mode of living which is used or collected for the purpose of serving as a factor in establishing the consumer’s eligibility for loan purposes.

If the City of Bend obtains a “consumer report” about you, and if the City considers any information in the “consumer report” when making a loan related decision that directly and adversely affects you, you will be provided with a copy of the “consumer report” before the decision is finalized. You also may contact the Federal Trade Commission about your rights under the FCRA as a “consumer” with regard to “consumer reports” and “consumer reporting agencies.”

Authorization

By signing below, I _____, hereby voluntarily authorize the City of Bend to obtain “consumer reports” about me from a “consumer reporting agency” and to consider the “consumer reports” when making decisions regarding my application for an SDC loan with the City of Bend. I understand that I have rights under the FCRA, including the rights discussed above.

Date

Signature

Business Name

Printed Name

Business Physical Address