

**Red Flag Rule
Address Discrepancy Form**

Select the credit reporting agency

(You will send this completed form to the agency that provided the notice of address discrepancy.)

Select the checkbox next to the agency that sent the address discrepancy notice.

EXPERIAN TRANSUNION EQUIFAX

Type the information requested in the blanks below or select the appropriate box.

Date the form was completed: _____

Date the form was mailed to agency: _____

Selling dealer address: _____

City: _____ ***State:*** _____

ZIP: _____

Individual completing the form:

Name: _____

Title: _____ ***Work Phone*** _____

Email address _____

Customer information

Customer's full name, as recorded on the customer's credit history report:

-- _____
Jr., Sr., II

Customer's SSN: _____

Customer's Driver's License Number: _____

Address as listed on customer's credit history report:

City: _____ State: _____ ZIP: _____

Home Phone _____

Address alleged by the customer to be his or her current residence address:

City: _____ State: _____ ZIP: _____

Home Phone _____

The address above was recorded by the customer or at his or her direction on:

___ The buyer's order (signed by the customer)

___ The credit application (signed by the customer)

___ The installment sale or consumer lease agreement (signed by the customer)

___ Vehicle title, odometer statement, registration documents

___ Other documents: _____

Home addresses as posted to the documents provided:

Current valid driver's license: ___ Customer stated address ___ Credit report address

Insurance verification card: ___ Customer stated address ___ Credit report address

Passport: ___ Customer stated address ___ Credit report address

Other: _____ ___ Customer stated address ___ Credit report address

Address as listed on customer's credit history report:

City: _____ State: _____ ZIP: _____

Home Phone _____

Address alleged by the customer to be his or her current residence address:

City: _____ State: _____ ZIP: _____

Home Phone _____

The address above was recorded by the customer or at his or her direction on:

___ The buyer's order (signed by the customer)

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___ The installment sale or consumer lease agreement (signed by the customer)

___ Vehicle title, odometer statement, registration documents

___ Other documents: _____

Home addresses as posted to the documents provided:

Current valid driver's license: ___ Customer stated address ___ Credit report address

Insurance verification card: ___ Customer stated address ___ Credit report address

Passport: ___ Customer stated address ___ Credit report address

Other: _____ - ___ Customer stated address ___ Credit report address

As stated by the customer, record the length of time he or she has resided at the current address (which differs from the one posted to the credit history report): ____ months.

Has the customer resided at one or more other addresses between the one listed on the credit history report and the one currently being used in conjunction with the vehicle purchase and funding? ____ Yes ____ No

If YES, list the residence(s) and the length of time at each.

City: _____

City: _____

State: _____ ZIP: _____

State: _____ ZIP: _____

Residence Phone

Residence Phone

Time at this address: ____ months

Time at this address: ____ months

Customer's explanation for current address and credit report address discrepancy:
(Check all that apply.)

Relocation within the past ____ months due to:

_____ Address change based on personal preference relocation.

____ sold home / purchased another home

____ moved from apartment to purchased home

____ relocated from purchased home to apartment or retirement residence

____ relocated from one apartment to another apartment

_____ Change of address due to work-required location, military transfer, or other.

____ relocation due to transfer or promotion with same employer

____ relocation as the result of securing a position with a new employer

____ military change of duty stations

____ relocation due to personal health, need to care for family member, or death of spouse or family member.

____ retirement or pre-retirement relocation

Other: _____

_____ *Customer explanation for discrepancy:*

_____ *Due to the extremely short time at the new address, sufficient activity hasn't taken place resulting in a reporting agency being notified of a change of address.*

_____ *According to customer there has been no activity on their part that would have alerted a reporting agency of the change.*

_____ *The customer could offer no explanation.*

_____ *An explanation offered by the customer not addressed above:*

Transaction status:

_____ *The transaction was consummated on _____.*

_____ *The transaction was not consummated due to:*

_____ *The buyer and seller did not come to terms regarding the purchase.*

_____ *A lending source willing to fund the transaction could not be found.*

_____ *The presence of Red Flag "hits" that could not be resolved.*

_____ *The customer, of his or her own volition, abandoned the endeavor.*

Date the sale was officially declared "dead" _____.

Credit Reporting Agency Notification

_____ **Based on the dealership's policies and procedures to verify the customer's identity and correct address, we have formed a reasonable belief that the customer is who he or she purports to be and resides at the address provided by the customer as the current correct address.**

_____ **The dealership is unable, through reasonable policies and procedures, to verify the customer's identity and/or correct address, and so cannot affirm that the address provided by the customer is, in fact, a viable address for the individual named on the credit report.**

Individual Submitting Form

Name Title Signature

NOTE

**A FULLY COMPLETED AND SIGNED COPY OF THIS NOTICE
MUST BE INCLUDED IN THE DEAL JACKET,
AND A COPY SUBMITTED TO THE
RED FLAG CORPORATE COMPLIANCE OFFICER
WITHIN 48 HOURS OF THE COMPLETION OF THE
TRANSACTION.**