

**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

**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):** \_\_\_\_ month(s).

**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: \_\_\_\_ month(s)

Time at this address: \_\_\_\_ month(s)

**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.**