

## Qualified Subscriber Terms and Conditions and Service Descriptions for Qualified Subscribers

This Schedule (Qualified Subscriber Terms and Conditions and Service Descriptions for Qualified Subscribers) replaces in its entirety all earlier revisions of these terms, however named, and whether contained in a schedule, an exhibit, or that were otherwise part of Client's or Property Manager's screening agreement(s) with RentGrow, Inc. (the "Agreement(s)") and is fully incorporated therein per the terms of said Agreement(s).

*NOTE: For purposes of all terms and conditions in this Schedule only: (a) all references to "Qualified Subscriber" and "Subscriber" shall mean and refer to Client, Property Manager and End-User as those terms are defined in the Agreement, as applicable; and (b) all references to "CRA" shall mean and refer to RentGrow as defined in the Agreement, as applicable.*

### Qualified Subscriber Terms and Conditions

EVS Tenant Screening Information (as defined below) will be received by Subscriber through CRA subject to the following conditions (the "Terms and Conditions"):

1. Any information services and data originating from EVS (the "EVS Tenant Screening Information") will be requested only for Subscriber's exclusive use and held in strict confidence except to the extent that disclosure to others is required or permitted by law. Only designated representatives of Subscriber will request EVS Tenant Screening Information on Subscriber's employees, and employees will be forbidden to obtain EVS Tenant Screening Information on themselves, associates or any other persons except in the exercise of their official duties. Subscriber will not disclose EVS Tenant Screening Information to the subject of the EVS Tenant Screening Information except as permitted or required by law, but will refer the subject to EVS.
2. Subscriber will hold EVS and all its agents harmless on account of any expense or damage arising or resulting from the publishing or other disclosure of EVS Tenant Screening Information by Subscriber, its employees or agents contrary to the conditions of Section 1 above or applicable law.
3. Subscriber recognizes that EVS does not guarantee the accuracy or completeness of EVS Tenant Screening Information and Subscriber releases EVS and EVS's agents, employees, affiliated credit reporting agencies and independent contractors from any liability, including negligence, in connection with the provision of EVS Tenant Screening Information and from any loss or expense suffered by Subscriber resulting directly or indirectly from EVS Tenant Screening Information. Subscriber covenants not to sue or maintain any claim, cause of action, demand, cross-action, counterclaim, third-party action or other form of pleading against EVS, EVS's agents, employees, affiliated credit reporting agencies, or independent contractors arising out of or relating in any way to the accuracy, validity, or completeness of any EVS Tenant Screening Information.
4. Subscriber will be charged for the EVS Tenant Screening Information by CRA, which is responsible for paying EVS for the EVS Tenant Screening Information; provided, however, should the underlying relationship between Subscriber and CRA terminate at any time during the term of this Agreement, charges for the EVS Tenant Screening Information will be invoiced to Subscriber, and Subscriber will be solely responsible to pay EVS directly.
5. Fair Credit Reporting Act Certification. Subscriber certifies that it will order EVS Tenant Screening Information, which is a consumer report as defined by the federal Fair Credit Reporting Act, 15 U.S.C. 1681 et seq. ("FCRA"), only when Subscriber intends to use the EVS Tenant Screening Information: (a) in accordance with the FCRA and all state law counterparts; and for the following permissible purpose: for Tenant Screening purposes; provided, however, that Subscriber certifies that, before ordering EVS Tenant Screening Information to be used in connection with Tenant Screening purposes, it will clearly and conspicuously disclose to the Consumer, in a written document consisting solely of the disclosure, that Subscriber may obtain EVS Tenant Screening Information for Tenant Screening purposes, and will also obtain the Consumer's written authorization to obtain or procure EVS Tenant Screening Information relating to that Consumer. Subscriber further certifies that it will not take adverse action against the Consumer based in whole or in part upon the EVS Tenant Screening Information without first providing to the Consumer to whom the EVS Tenant Screening Information relates a copy of the EVS Tenant Screening Information and a written description of the Consumer's rights as prescribed by the Consumer Financial Protection Bureau ("CFPB") under Section 609(c)(3) of the FCRA as referenced hereto, and also will not use any EVS Tenant Screening Information in violation of any applicable federal or state equal employment opportunity law or regulation. Subscriber will use EVS Tenant Screening Information ordered under this Agreement for the foregoing purpose and for no other purpose. Subscriber acknowledges that it has received from CRA a copy of the consumer rights summary as prescribed by the CFPB as referenced hereto.

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It is recognized and understood that the FCRA provides that anyone "who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined under Title 18, United States Code, imprisoned for not more than two (2) years, or both." EVS may periodically conduct audits of Subscriber regarding its compliance with the FCRA and other certifications in this Agreement. Audits will be conducted by email whenever possible and will require Subscribers to provide documentation as to permissible use of particular EVS Tenant Screening Information. In addition, CRA will be required to provide documentation indicating CRA validated the legitimacy of subscriber prior to contract execution and will also provide a copy of agreement between CRA and Subscriber. Subscriber gives its consent to EVS to conduct such audits and agrees that any failure to cooperate fully and promptly in the conduct of any audit, or Subscriber's material breach of this Agreement, constitute grounds for immediate suspension of the Service or termination of this Agreement. If EVS terminates this Agreement due to the conditions in the preceding sentence, Subscriber (i) unconditionally releases and agrees to hold EVS harmless and indemnify it from and against any and all liabilities of whatever kind or nature that may arise from or relate to such termination, and (ii) covenants it will not assert any claim or cause of action of any kind or nature against EVS in connection with such termination.

Vermont Certification. Subscriber certifies that it will comply with applicable provisions under Vermont law. In particular, Subscriber certifies that it will order EVS Tenant Screening Information relating to Vermont residents that are consumer reports as defined by the Vermont Fair Credit Reporting Act ("VFCRA"), only after Subscriber has received prior Consumer consent in accordance with VFCRA Section 2480e and applicable Vermont Rules. Subscriber further certifies that a copy of Section 2480e of the Vermont Fair Credit Reporting Statute, attached hereto, was received from CRA.

Subscriber will comply with the applicable provisions of the FCRA, Federal Equal Credit Opportunity Act and any amendments to it, all state law counterparts of them, and all applicable regulations promulgated under any of them including, without limitation, any provisions requiring adverse action notification to the Consumer.

6. Data Security. This Section 6 applies to any means through which Subscriber orders or accesses EVS Tenant Screening Information including, without limitation, system-to-system, personal computer or the Internet. The term "Authorized User" means a Subscriber employee that Subscriber has authorized to order the EVS Tenant Screening Information and who is trained on Subscriber's obligations under this Agreement with respect to the ordering and use of the EVS Tenant Screening Information, including Subscriber's FCRA and other obligations with respect to the access and use of consumer reports.
- (a) With respect to handling the EVS Tenant Screening Information, Subscriber agrees to:
- a. ensure that only Authorized Users can order or have access to EVS Tenant Screening Information,
  - b. ensure that Authorized Users do not order EVS Tenant Screening Information for personal reasons or provide them to any third party except as permitted by this Agreement,
  - c. inform Authorized Users that unauthorized access to consumer reports may subject them to civil and criminal liability under the FCRA punishable by fines and imprisonment,
  - d. ensure that all devices used by Subscriber to order or access the EVS Tenant Screening Information are placed in a secure location and accessible only by Authorized Users and that such devices are secured when not in use through such means as screen locks, shutting power controls off, or other commercially reasonable security procedures,
  - e. take all necessary measures to prevent unauthorized ordering of EVS Tenant Screening Information by any persons other than Authorized Users for permissible purposes, including, without limitation, (a) limiting the knowledge of the Subscriber security codes, member numbers, User IDs, and any passwords Subscriber may use (collectively, "Security Information"), to those individuals with a need to know, (b) changing Subscriber's user passwords at least every ninety (90) days, or sooner if an Authorized User is no longer responsible for accessing the EVS Tenant Screening Information, or if Subscriber suspects an unauthorized person has learned the password, and (c) using all security features in the software and hardware Subscriber uses to order EVS Tenant Screening Information,
  - f. in no event access the EVS Tenant Screening Information via any hand-held wireless communication device, including but not limited to, web enabled cell phones, interactive wireless pagers, personal digital assistants (PDAs), mobile data terminals, and portable data terminals,

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- g. not use non-company owned assets such as personal computer hard drives or portable and/or removable data storage equipment or media (including but not limited to laptops, zip drives, tapes, disks, CDs, and DVDs) to store EVS Tenant Screening Information.
  - h. encrypt EVS Tenant Screening Information when it is not in use and with respect to all printed EVS Tenant Screening Information store in a secure, locked container when not in use and completely destroyed when no longer needed by cross-cut shredding machines (or other equally effective destruction method) such that the results are not readable or useable for any purpose,
  - i. if Subscriber sends, transfers or ships any EVS Tenant Screening Information, encrypt the EVS Tenant Screening Information using the following minimum standards, which standards may be modified from time to time by EVS: Advanced Encryption Standard (AES), minimum 128-bit key or Triple Data Encryption Standard (3DES), minimum 168-bit key encrypted algorithms,
  - j. monitor compliance with the obligations of this Section 6, and immediately notify EVS if Subscriber suspects or knows of any unauthorized access or attempt to access the EVS Tenant Screening Information, including, without limitation, a review of EVS invoices for the purpose of detecting any unauthorized activity,
  - k. not ship hardware or software between Subscriber's locations or to third parties without deleting all Security Information and any EVS Tenant Screening Information,
  - l. if Subscriber uses a Service Provider to establish access to EVS Tenant Screening Information, be responsible for the Service Provider's use of Security Information, and ensure the Service Provider safeguards Security Information through the use of security requirements that are no less stringent than those applicable to Subscriber under this Section 6,
  - m. use commercially reasonable efforts to assure data security when disposing of any consumer information or record obtained from the EVS Tenant Screening Information. Such efforts must include the use of those procedures issued by the federal regulatory agency charged with oversight of Subscriber's activities (e.g. the Consumer Financial Protection Bureau, the applicable banking or credit union regulator) applicable to the disposal of consumer report information or records.
  - n. use commercially reasonable efforts to secure EVS Tenant Screening Information when stored on servers, subject to the following requirements: (i) servers storing EVS Tenant Screening Information must be separated from the internet or other public networks by firewalls which are managed and configured to meet industry accepted best practices, (ii) protect EVS Tenant Screening Information through multiple layers of network security, including but not limited to, industry-recognized firewalls, routers, and intrusion detection/prevention devices (IDS/IPS), (iii) secure access (both physical and network) to systems storing EVS Tenant Screening Information, which must include authentication and passwords that are changed at least every ninety (90) days; and (iv) all servers must be kept current and patched on a timely basis with appropriate security specific system patches, as they are available,
  - o. not allow EVS Tenant Screening Information to be displayed via the internet unless utilizing, at a minimum, a three-tier architecture configured in accordance with industry best practices, and
  - p. use commercially reasonable efforts to establish procedures and logging mechanisms for systems and networks that will allow tracking and analysis in the event there is a compromise, and maintain an audit trail history for at least three (3) months for review by EVS.
- (b) If EVS reasonably believes that Subscriber has violated this Section 6, EVS may, in addition to any other remedy authorized by this Agreement, with reasonable advance written notice to Subscriber and at EVS's sole expense, conduct, or have a third party conduct on its behalf, an audit of Subscriber's network security systems, facilities, practices and procedures to the extent EVS reasonably deems necessary, including an on-site inspection, to evaluate Subscriber's compliance with the data security requirements of this Section 6.
7. Subscriber certifies that it has read the attached "Notice to Users of Consumer Reports, Obligations of Users" which explains Subscriber's obligations under the FCRA as a user of consumer information.

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### State Compliance Matters Vermont Fair Credit Reporting Contract Certification

The Subscriber acknowledges that it subscribes to receive various information services from TALX Corporation (“EVS”) in accordance with the Vermont Fair Credit Reporting Statute, 9 V.S.A. § 2480e (1999), as amended (the “VFCRA”) and the Federal Fair Credit Reporting Act, 15, U.S.C. 1681 et. Seq., as amended (the “FCRA”) and its other state law counterparts. In connection with Subscriber's continued use of EVS information services in relation to Vermont consumers, Subscriber hereby certifies as follows:

Vermont Certification. Subscriber certifies that it will comply with applicable provisions under Vermont law. In particular, Subscriber certifies that it will order EVS Employment Information relating to Vermont residents, that are credit reports as defined by the VFCRA, only after Subscriber has received prior consumer consent in accordance with VFCRA § 2480e and applicable Vermont Rules. Subscriber further certifies that the attached copy of § 2480e of the Vermont Fair Credit Reporting Statute was received from EVS.

Subscriber:   X   [your signature or other acknowledgement and acceptance of an Agreement with RentGrow (including through the Yardi® Breeze Terms of Use, if applicable) constitutes your initials here]

#### Vermont Fair Credit Reporting Statute, 9 V.S.A. § 2480e (1999)

##### § 2480e. Consumer consent

- (a) A person shall not obtain the credit report of a consumer unless:
- (1) the report is obtained in response to the order of a court having jurisdiction to issue such an order; or
  - (2) the person has secured the consent of the consumer, and the report is used for the purpose consented to by the consumer.
- (b) Credit reporting agencies shall adopt reasonable procedures to assure maximum possible compliance with subsection (a) of this section.
- (c) Nothing in this section shall be construed to affect:
- (1) the ability of a person who has secured the consent of the consumer pursuant to subdivision (a)(2) of this section to include in his or her request to the consumer permission to also obtain credit reports, in connection with the same transaction or extension of credit, for the purpose of reviewing the account, increasing the credit line on the account, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account; and
  - (2) the use of credit information for the purpose of prescreening, as defined and permitted from time to time by the Consumer Financial Protection Bureau.

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**VERMONT RULES \*\*\* CURRENT THROUGH JUNE 1999 \*\*\***  
**AGENCY 06. OFFICE OF THE ATTORNEY GENERAL**  
**SUB-AGENCY 031. CONSUMER PROTECTION DIVISION**  
**CHAPTER 012. Consumer Fraud--Fair Credit Reporting**  
**RULE CF 112 FAIR CREDIT REPORTING**  
**CVR 06-031-012, CF 112.03 (1999)**  
**CF 112.03 CONSUMER CONSENT**

(a) A person required to obtain consumer consent pursuant to 9 V.S.A. §§ 2480e and 2480g shall obtain said consent in writing if the consumer has made a written application or written request for credit, insurance, employment, housing or governmental benefit. If the consumer has applied for or requested credit, insurance, employment, housing or governmental benefit in a manner other than in writing, then the person required to obtain consumer consent pursuant to 9 V.S.A. §§ 2480e and 2480g shall obtain said consent in writing or in the same manner in which the consumer made the application or request. The terms of this rule apply whether the consumer or the person required to obtain consumer consent initiates the transaction.

(b) Consumer consent required pursuant to 9 V.S.A. §§ 2480e and 2480g shall be deemed to have been obtained in writing if, after a clear and adequate written disclosure of the circumstances under which a credit report or credit reports may be obtained and the purposes for which the credit report or credit reports may be obtained, the consumer indicates his or her consent by providing his or her signature.

(c) The fact that a clear and adequate written consent form is signed by the consumer after the consumer's credit report has been obtained pursuant to some other form of consent shall not affect the validity of the earlier consent.

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### Service Descriptions for Qualified Subscribers

**I) SUBSCRIBER USE OF SERVICE:** The Work Number® (the “Service”) is a service used to verify certain Tenant Screening related information provided by TALX Corporation (a provider of Equifax Verification Solutions), a Missouri corporation (“EVS”), to its employer clients. Data on the Service (“Data”) may be used to verify Consumer’s Tenant Screening status (“Tenant Screening Verification”) for commercial purposes.

**a) Descriptions:**

- i. The Work Number® Select - Gold.** A Tenant Screening Verification includes, where available, the following data field attributes: (i) Social Security Number, (ii) Employee Name, (iii) Employee Position Title, (iv) Employment status, (v) Record as of Date, (vi) Employee’s Most Recent Hire Date, (vii) Total Employee Length of Service, (viii) Employer Name, (ix) Rate of Pay, (x) Year to Date (“YTD”) Total Compensation, (xi) Total Previous YTD Compensation. The Work Number® Tenant Screening Information obtained may provide Data from current employers or prior employers.
- ii. The Work Number® ABRN:** Each time EVS performs a verification EVS assigns such verification an ABRN. Using The ABRN and the last four digits of an individual’s social security number, Subscriber may obtain an exact duplicate of the previous, original verification performed on such individual.

**II) AUDIT:**

EVS shall have the right to audit Subscriber’s performance under this Agreement, from time to time, during normal business hours, at all locations containing relevant records, with ten (10) days prior notice to Subscriber. Subscriber shall (i) fully cooperate with and in such audit, and (ii) promptly correct any discrepancy revealed by such audit. Subscriber shall provide EVS or its designee access to properties, records and personnel as EVS may reasonably request to conduct such audit(s).

Upon request by EVS at any time, Subscriber shall provide Consumer authorizations to verify income, and Subscriber shall provide EVS with records as EVS may reasonably request to conduct such audit(s). Subscriber’s failure to fully cooperate or to produce requested Consumer authorizations may result in immediate suspension of the Services until such time as Subscriber corrects any discrepancy revealed by such audit.

**III) MODIFICATION OF SERVICE DESCRIPTION:**

EVS may modify this Service Description on thirty (30) days notice to Subscriber. Subscriber may terminate the Service within thirty (30) days after notice of a modification to the Service Description on written notice to EVS. Absence of such termination shall constitute Subscriber’s agreement to the modification.

**IV) COMPLIANCE WITH LAWS:**

Subscriber will comply with all applicable laws, statutes and regulations regarding the Services. Where applicable, Subscriber will comply with Title V of the Gramm-Leach-Bliley Act, 15 U.S.C. Sec. 6801 et seq. (“GLB”) and the implementing regulations issued thereunder and any other applicable statutes or federal laws, Subscriber will not use or disclose any Information other than in accordance with Section 6802(c) or with one of the General Exceptions of Section 6802(e) of the GLB and applicable regulations and all other Privacy Laws

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### NOTICE TO USERS OF CONSUMER REPORTS: OBLIGATIONS OF USERS UNDER THE FCRA

All users of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

Please refer to Schedule C (pages 11 to 13) for the text of the Notice to Users of Consumer Reports, available at <https://www.yardi.com/us-screening-schedule-c>.

### SUMMARY OF CONSUMER'S RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

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- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
<p><b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p><b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p><b>a.</b> Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p><b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>
<p><b>2.</b> To the extent not included in item 1 above:</p> <p><b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p><b>b.</b> State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p><b>c.</b> Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p>	<p><b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p><b>b.</b> Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p><b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p>

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<p><b>d. Federal Credit Unions</b></p>	<p><b>d. National Credit Union Administration</b>  Office of Consumer Protection (OCP)  Division of Consumer Compliance and Outreach (DCCO)  1775 Duke Street  Alexandria, VA 22314</p>
<p><b>3. Air carriers</b></p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division  Department of Transportation  1200 New Jersey Avenue, SE  Washington, DC 20590</p>
<p><b>4. Creditors Subject to Surface Transportation Board</b></p>	<p>Office of Proceedings, Surface Transportation Board  Department of Transportation  395 E Street, SW  Washington, DC 20423</p>
<p><b>5. Creditors Subject to Packers and Stockyards Act, 1921</b></p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p><b>6. Small Business Investment Companies</b></p>	<p>Associate Deputy Administrator for Capital Access  United States Small Business Administration  409 Third Street, SW, 8th Floor  Washington, DC 20416</p>
<p><b>7. Brokers and Dealers</b></p>	<p>Securities and Exchange Commission  100 F Street, NE  Washington, DC 20549</p>
<p><b>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</b></p>	<p>Farm Credit Administration  1501 Farm Credit Drive  McLean, VA 22102-5090</p>
<p><b>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</b></p>	<p>FTC Regional Office for region in which the creditor operates  <i>or</i>  Federal Trade Commission: Consumer Response Center - FCRA  Washington, DC 20580  (877) 382-4357</p>