

FrontLobby – Consumer dispute resolution process and policy

FrontLobby handles the protection of all individuals and the security and accuracy of information within its platform with the utmost priority. Misuse of the FrontLobby platform by any party will not be tolerated. FrontLobby provides a free and an easy-to-use dispute process for Tenants who believe inaccurate information has been sent to the Credit Bureaus through the FrontLobby platform. To initiate a dispute, please follow the steps set out below.

Please Note: Depending on the situation, reporting information to Credit Bureaus through FrontLobby may or may not require the consumer's consent. For detailed information regarding how this may apply to your situation please see:

USA: <https://frontlobby.com/legal-framework/>

Canada: <https://frontlobby.com/legal-framework-canada/>

FrontLobby Dispute Policy:

- FrontLobby operates as a neutral third party.
- Every individual has the right to and is urged to dispute inaccurate information.
- Individuals must first verify their identity.
- If anything reported through FrontLobby, by any party, is intentionally false, misrepresented, altered, or manipulated in any way (e.g. counterfeited document), FrontLobby may pursue such act and the responsible individual, company or other legal entity to the full extent of the law.
- FrontLobby will conduct the investigation as quickly as practical.

Filing a Dispute Options:

1. You can file a dispute with FrontLobby by following the steps outlined below. Any updates that are made will be reflected on all Credit Bureaus the data was reported to.
2. You can file a dispute directly with the Credit Bureaus. Their contact information is available online and at the end of this document.

Instructions:

1. If you have not already done so, we recommend signing up for a free account to view your Lease Record. You can sign up at www.frontlobby.com.
Note: Logging in to view such information is not opting in to having your rent reported to reporting agencies (e.g. Equifax, Landlord Credit Bureau). It provides access to view and verify or dispute information if necessary. Opting in only occurs by choosing to manually check the consent checkbox within the record after logging in and viewing it.)
 2. You will need to verify your identity after sign up.
 - a. If you do not wish to verify your identity through the FrontLobby platform, please attach clear copies of the following documentation to verify your identity
 - i. One piece (front and back) of valid, non-expired Government-issued identification, showing your name, date of birth, and your current home address. Examples of acceptable documentation include:
 1. Driver's license
 2. Passport
 3. Citizenship card
 4. Permanent resident card
 5. Birth Certificate
 - ii. One document confirming the name and address on the ID (e.g. Utility, Phone, Cable, Internet, or Financial Statements).
- Note: By choosing to send and have such information sent via email or mail, you accept full responsibility for the security of such information and the risk of such being intercepted by a 3rd party when in transit between you and FrontLobby. We recommend that you black out any details that are not required to verify your identity.
3. Review your Lease Record.
 4. If you find an error, it may be fastest to contact the Landlord or Property Manager to discuss a correction or resolution, although this is not required to have us investigate. Your Lease Record will have their contact information at the bottom left corner.
 5. If you owe a rent debt and cannot afford to pay it in full immediately, we encourage the creation of a reasonable payment plan with the Landlord. That payment plan can be reported and then you can still benefit from an improved Credit Report.
 6. If you have not paid some of your rent, but believe you have the right to withhold some or all of it, please obtain an order from the Landlord Tenant tribunal in your jurisdiction PRIOR to contacting us. FrontLobby does not resolve such disputes.
 7. If your dispute is not covered under 5 or 6, and the dispute has not been resolved, then please contact FrontLobby by emailing support@frontlobby.com:
 - a. Subject of email should be "Request for Dispute Resolution";
 - b. We recommend you CC the Landlord on the email (not required);
 - c. Attach this form (all required fields are marked with an asterisk*)
 - d. Accurately describe the reason for the dispute;
 - e. Attach any written communications you have had about the inaccurate information/error;
 - f. Attach any supporting documentation proving the error (e.g. receipt showing rent was paid, tribunal order).

8. Ensure all information is factual and respectful. Misrepresentation of facts or documents will not be tolerated.
9. All disputes will be investigated.
10. Send the completed form and supporting documentation to support@frontlobby.com or mail to the appropriate address below.

Canada:

FrontLobby Attn: Legal & Privacy

408 – 55 Water Street Office #8234 Vancouver, B.C., V6B 1A1 Canada

USA:

FrontLobby Attn: Legal & Privacy

1037 NE 65th St #82794 Seattle WA, 98115 USA

FrontLobby Dispute Form**Personal Information:**

First Name* Middle Name Last Name* Suffix

Date of Birth (YYYY-MM-DD)* SIN or SSN

Email Address* Phone Number*

Current Address:

Street # Street Address (including PO Box, RR, General Delivery, Unit/Apt#)*

City* State/Province* Zip / Postal* Country

Previous Address (Within the last 3 years):

Street # Street Address (including PO Box, RR, General Delivery, Unit/Apt#)*

City* State/Province* Zip / Postal* Country

Relevant Details: Please outline what information you are disputing and why. Attach all relevant supporting documents to this document (e.g. Lease, proof of payment, rent receipts, judgements, monetary orders, bankruptcies, communication between Landlord and Tenant):

Individuals in the US can find additional details on their protections under the FCRA below.

<https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0111-fair-credit-reporting-act.pdf>

If you believe you have been the victim of identity theft or fraud please reach out to the appropriate Credit Bureau and reference the information below.

https://files.consumerfinance.gov/f/201410_cfpb_summary_remedying-the-effects-of-id-theft-fcra.pdf

You may also want to contact Equifax directly to ensure your credit file is accurate.

Equifax Information Services LLC
P.O. Box 105069 Atlanta, GA 30348-5069 1-800-525-6285

Signature* _____

Date* _____

Credit Bureau Contact Details:

If you wish to file a dispute with the Credit Bureaus directly or if you have questions about your Credit Report, please reach out to them directly.

If you file a dispute with the Credit Bureaus directly regarding data being reported through the FrontLobby platform, the dispute will be forwarded to us for investigation. Once we receive the dispute from the Credit Bureaus, the housing provider (creditor) reporting the information will be contacted for additional context, documentation and validation. You as the consumer will also have the opportunity to provide evidence to prove the reported data is inaccurate. The result of the investigation will be communicated back to you and any information found to be inaccurate will be updated and/or removed from all the Credit Bureaus it was reported to.

Equifax USA

Equifax Information Services LLC
P.O. Box 740241 Atlanta, GA, 30374-0241
1-866-349-5191

Equifax Canada

Equifax National Consumer Relations
Box 190, Station Jean-Talon
Montreal, QC, Canada, H1S 2Z2
1-800-465-7166

TransUnion USA

TransUnion Consumer Solutions
P.O. Box 2000 Chester, PA, 19016-2000
1-833-395-6938

TransUnion of Canada

3115 Harvester Road, Suite 201
Burlington, ON, Canada, L7N 3N8
1-800-663-9980

Experian USA

P.O. Box 4500 Allen, TX 75013
1-888-397-3742