

Online Request Form Instructions

To submit your request via our Online Request Form, please follow the instructions in this document and use the **Request Your Consumer Disclosure Report Online** option:

1. **Form Submission:** Complete all required fields on the Online Request Form accurately. Ensure that all required fields on the Form are completed accurately to avoid delays in processing your request.
2. **Processing Time:** Once we receive your request, please allow approximately two weeks for processing.
3. **Report Delivery Option:** After processing, you will receive a letter containing a **PIN** and a **URL**, which you can use to access your report online. You also have the option to receive a hardcopy of your report via U.S. Mail.
4. **In Case of Processing Issues:** If your request cannot be processed, you will be notified by mail with instructions to contact the Consumer Center for further assistance and to provide any additional information needed.

General Information

You may order information on yourself by filling out a request, which must include proper identification. If you have questions or need to submit documents, you can do so via our LexisNexis Risk Solutions Reports Help page <https://consumer.risk.lexisnexis.com/help>. If you need to speak to a live LexisNexis Risk Solutions Consumer Center representative, please call 1-888-497-0011.

Required Information

To submit a request, you must provide:

- First Name
- Last Name
- Street Address
- City
- State
- Zip Code
- Date of Birth

Depending on the type of request, you may also need to provide:

- Social Security Number
- Driver's License Number and State

The information you provide will be used solely by LexisNexis Risk Solutions to verify your identity and process your request. Your information will not be shared or sold to any other company. If we cannot confirm your identity or match the information with our records, we may not be able to fulfill your request.

Section 1 – Name

Note: *Required

1. **First Name: *** Enter your first given name in the required First Name field.
2. **Middle Name:** Enter your middle name in the Middle Name field (optional).
3. **Last Name: *** Enter your full last name (family name or surname) in the required Last Name field.
4. **Suffix:** If applicable, enter your generational suffix (e.g., Sr., Jr., III) in the Suffix field.

Section 2 – Resident Address

1. **Street Address***: Enter the name of the street where you currently reside in the required Street Address field.
2. **City***: Enter the name of your city in the required City field.
3. **State***: Select your abbreviated state of residence from the required State drop-down list.
4. **ZIP Code***: Enter your 5-digit ZIP code in the required ZIP Code field, ensuring it consists of exactly five numbers (e.g., 20006).
5. **Delivery Address**: If your mailing address differs from your resident address, select the **"My Delivery Address is Not the Same as My Resident Address"** checkbox.

Section 3 – Delivery Address (Mailing Address)

1. **Street Address***: Enter the street name of your delivery address in the required Street Address field.
2. **City***: Enter the city for your delivery address in the required City field.
3. **State***: Select your abbreviated state of residence from the required State drop-down list.
4. **ZIP Code***: Enter your 5-digit ZIP code in the required ZIP Code field, ensuring it consists of exactly five numbers (e.g., 20006). This is a required field.

Section 4 – Request and Receive Your Consumer Disclosure Report

Select the **"Request Your Consumer Disclosure Report"** checkbox and complete the required form fields to submit your request. This will allow you to access your file and learn about the personal information LexisNexis Risk Solutions maintains about you, as per the Fair Credit Reporting Act.

Residents of California, Colorado, Connecticut, Delaware, Iowa, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Texas, Utah, and Virginia will receive both the **LexisNexis® Risk Solutions Consumer Disclosure Report** and the **State Privacy Act Report**. LexisNexis Risk Solutions will handle your personal information in accordance with our Privacy Notice, available at: <https://risk.lexisnexis.com/state-privacy-act-notice>. Your report will be provided in a PDF format. To request your State Privacy Act Report in a different format please contact us at <https://consumer.risk.lexisnexis.com/help>.

Request a Description of Procedure Letter:

You may select the **"Request a Description of Procedure Letter"** checkbox to receive a personalized letter from LexisNexis Risk Solutions that outlines how we process any dispute(s) you may have in our system.

Correct My Personal Information:

In certain circumstances, you have the right to request the correction of inaccurate personal information that we maintain about you. To submit a correction request, you can contact us by U.S. Mail at the address provided at the bottom of this document or by calling 1-888-217-1591 to speak with a LexisNexis Risk Solutions Consumer Center representative.

Requesting A Consumer Disclosure Report on Behalf of a Consumer**Minor, Incapacitated, or Deceased Consumer**

A third-party may request a consumer disclosure on behalf of a consumer who is a minor, incapacitated, or deceased. To submit the request on behalf of a consumer who is a minor, incapacitated, or deceased,

please go to <https://consumer.risk.lexisnexis.com/help>. On that webpage, please fill out the name, phone number and email address of the requester. In the “Reason for contact” field, please state “Third-Party Consumer Disclosure Request.” In the “Details” field, please state “I am requesting a disclosure on a consumer who is” and then include whether the subject consumer is a minor, incapacitated, or deceased, as applicable. In addition, in the “Details” field, include the identifying information about the subject consumer that is required in Sections 1 through 3 above as well as the subject consumer’s Social Security Number or Driver’s License Number and State.

Last, click on the “choose files” button and upload the following:

1. A government-issued document demonstrating that the subject consumer is a minor, incapacitated, or deceased; and
2. A government-issued document demonstrating that the third-party has the legal authority to request a disclosure on behalf of the subject consumer.
 - a. For parents requesting a disclosure on behalf of a minor, this could include a copy of the minor’s birth certificate, which shows the minor’s parents, along with a copy of the parent’s driver’s license.
 - b. For guardians requesting a disclosure on behalf of a minor or an individual who is incapacitated, this could include a copy of a document demonstrating guardianship status over the consumer.
 - c. For individuals requesting a disclosure on behalf of a consumer who is deceased, this could include a copy of a death certificate showing the subject consumer is deceased, and a copy of a document demonstrating that the requester has authority to act on behalf of the decedent’s estate.
 - d. The list above is not intended to be exhaustive.

If we are unable to process your third-party request, we will notify you via U.S. Mail. If you need to speak to a live LexisNexis Risk Solutions Consumer Center representative, please call 1-888-497-0011.

Spouse Request

A third-party may also request a consumer disclosure on behalf of the requester’s spouse. To submit the request on behalf of a spouse, the requesting spouse should go to <https://consumer.risk.lexisnexis.com/help>. On that webpage, please fill out the name, phone number and email address of the requester. In the “Reason for contact” field, please state “Third-Party Consumer Disclosure Request.” In the “Details” field, please state “I am requesting a disclosure on my spouse.” In addition, in the “Details” field, include the identifying information about the subject consumer that is required in Sections 1 through 3 above as well as the subject consumer’s Social Security Number or Driver’s License Number and State.

Last, click on the “choose files” button and upload: (1) a copy of the driver’s license or other government-issued photo identification pertaining to the subject consumer; (2) a copy of a government-issued document demonstrating that the requester is the subject consumer’s spouse; and (3) a power of attorney, signed by the subject consumer, in which the consumer gives power of attorney to the specific requester making the request for the specific purpose of the requester requesting a consumer file disclosure.

If we are unable to process your third-party request, we will notify you via U.S. Mail. If you need to speak to a live LexisNexis Risk Solutions Consumer Center representative, please call 1-888-497-0011.

Attorney Request

An attorney may also request a consumer disclosure on behalf of a consumer who is that attorney’s client. An attorney may only request a disclosure on one client in a given request. The attorney may not submit a mass request for disclosures on multiple clients at once. To submit a request on behalf of a client, the

attorney should go to <https://consumer.risk.lexisnexis.com/help>. On that webpage, please fill out the name, phone number and email address of the requester. In the “Reason for contact” field, please state “Third-Party Consumer Disclosure Request.” In the “Details” field, please state “I am requesting a disclosure on a client who I represent as the client’s attorney.” In addition, in the “Details” field, include the identifying information about the subject consumer that is required in Sections 1 through 3 above as well as the subject consumer’s Social Security Number or Driver’s License Number and State.

Last, click on the “choose files” button and upload: (1) a copy of the driver’s license or other government-issued photo identification pertaining to the subject consumer; and (2) a power of attorney, signed by the subject consumer, in which the consumer gives power of attorney to the specific attorney making the request for the specific purpose of the attorney requesting a consumer file disclosure.

If we are unable to process your third-party request, we will notify you via U.S. Mail. If you need to speak to a live LexisNexis Risk Solutions Consumer Center representative, please call 1-888-497-0011.

Additional Privacy Rights Requests:

As a resident of the states identified herein, you may have additional privacy rights under respective state laws, such as:

- **California**, California Consumer Protection Act (CCPA)
- **Colorado**, Colorado Privacy Act (CPA)
- **Connecticut**, Connecticut Data Privacy Act (CTDPA)
- **Delaware**, Delaware Data Privacy Act (DPDPA)
- **Iowa**, Iowa Consumer Data Privacy Act (ICDPA)
- **Montana**, Montana Consumer Data Privacy Act (MTCDDPA)
- **Nebraska**, Nebraska Consumer Data Privacy Act (NDPA)
- **Nevada**, Nevada Privacy Law (NPL) – (Opt-Out Only)
- **New Hampshire**, New Hampshire Data Privacy Act (NHPA)
- **New Jersey**, New Jersey Data Privacy Act (NJDDPA)
- **Oregon**, Oregon Consumer Privacy Act (OCPA)
- **Texas**, Texas Data Privacy and Security Act (TDPSA)
- **Utah**, Utah Consumer Privacy Act (UCPA)
- **Virginia**, Virginia Consumer Data Protection Act (VCDPA) These rights and options include the ability to:

1. Full Opt-Out of Sale or Sharing of Personal Information:

- A Full Opt-Out request will restrict your personal information from being sold to a third party subject to certain exceptions.

2. Partial Opt-Out:

- A Partial Opt-Out request will opt-out your personal information we maintain that is subject to your state’s privacy law except for any data we have relative to your occupation or profession, which will continue to be sold to third parties.

3. Opt-in:

- If you have previously opted out but instead want to authorize your personal information to be sold, you may submit an Opt-In request. By selecting the Opt-In (Allow for the Sale of My Personal Information) option you are allowing your personal information, which is maintained by LexisNexis Risk Solutions, to be sold to third parties.

4. Limit Use of Sensitive Personal Information (California Residents Only):

- A Limit the Use of My Sensitive Personal Information request will prevent your sensitive personal information that is subject to the requirements of the CCPA from being used or disclosed, subject to certain exceptions provided by law.

5. **Delete Personal Information:**

- In some instances, you may request the deletion of your personal information. Some exemptions apply to the right to deletion.

For more details specific to your state, visit the corresponding **Your Privacy Rights** pages listed below:

- California: <https://consumer.risk.lexisnexis.com/california>
- Colorado: <https://consumer.risk.lexisnexis.com/colorado>
- Connecticut: <https://consumer.risk.lexisnexis.com/connecticut>
- Delaware: <https://consumer.risk.lexisnexis.com/delaware>
- Iowa: <https://consumer.risk.lexisnexis.com/iowa>
- Montana: <https://consumer.risk.lexisnexis.com/montana>
- Nebraska: <https://consumer.risk.lexisnexis.com/nebraska>
- Nevada: <https://consumer.risk.lexisnexis.com/nevada>
- New Hampshire: <https://consumer.risk.lexisnexis.com/newhampshire>
- New Jersey: <https://consumer.risk.lexisnexis.com/newjersey>
- Oregon: <https://consumer.risk.lexisnexis.com/oregon>
- Texas: <https://consumer.risk.lexisnexis.com/texas>
- Utah: <https://consumer.risk.lexisnexis.com/utah>
- Virginia: <https://consumer.risk.lexisnexis.com/virginia>

Section 5 – Personal Information

1. **Email Address:**

- Enter your email address in the Email text field. Providing your email is optional, but it is required if you wish to include email-linked data in your report.

2. **Social Security Number (SSN+) or Driver's License Information:**

- Your SSN or Driver's License Number and State are not required to submit an Opt-Out, Limit Use, or Opt-In request. However, providing this information can help us locate your records and process your request more efficiently.

3. **SSN Entry:**

- Enter your 9-digit Social Security Number in the SSN+ text field. While optional, you must provide either your SSN or your Driver's License Number and State to submit a report or delete request and verify your identity.

4. **Phone Number:**

- Enter your phone number in the Phone text field.

5. **Date of Birth*:**

- Enter your date of birth in the Date of Birth* text field using the format mm/dd/yyyy (e.g., 01/08/1980). This is a required field.

Note: If you are under 18 years old, you will need to call the Consumer Center at 1-866-8978126 for additional assistance.

6. **Driver's License Number+:**

- Enter your Driver's License Number in the Driver's License Number+ text field. This is voluntary, but you must provide either your SSN or Driver's License Number and State to submit a report or delete request and verify your identity.

7. Driver's License State:

- Enter your Driver's License State in the Driver's License State+ text field.

Section 6 – Submitting Your Online Request

Before submitting your request(s), you must complete a Google reCAPTCHA security check to prevent spam and abuse. Follow the steps below to proceed:

1. Complete reCAPTCHA:

- Click the "I'm not a robot" checkbox to start the Google reCAPTCHA security check.
- If prompted, solve the challenge as directed to confirm you are not a robot. Once completed, the checkbox will be checked.

2. Review Your Information:

- Carefully review the information you have entered in the form fields to ensure it is accurate and complete.

3. Submit Your Request:

- Click the "Submit" button at the bottom of the form to submit your request.

4. Confirmation:

- After submission, an Acknowledgement Message will confirm that your request has been received. Expect to receive a follow-up message via U.S. Mail within two weeks.

5. If Successfully Processed:

- You will receive a letter via U.S. Mail containing a URL link and a PIN. Follow the instructions in the "Download Your Report Online" section to access your report.

6. If Unsuccessfully Processed:

- A letter will be sent via U.S. Mail requesting you to contact the Consumer Center for further assistance.

Download Your Report Online:

If you choose to receive your report online, follow these steps once you receive your letter in the U.S. Mail:

1. Check Your Mail:

- You will receive a letter indicating whether your request was successful. If the request was not successful, contact the Consumer Center at 1-866-897-8126 for more information.

2. Access Your Report:

- If your request was successful, the letter will include a PIN and a URL.
 1. **Step 1:** Open your web browser and type the provided **URL**. The PIN Entry screen will appear.
 2. **Step 2:** Enter the **PIN** in the designated text field.
 3. **Step 3:** Click "**Submit**" to proceed to the Download Attachments screen.
 4. **Step 4:** Find and click the report link in the Name column to download and open the report. A Password dialog box will appear.
 5. **Step 5:** Enter the same PIN in the Password field.
 6. **Step 6:** Click "Submit" to open the report as a PDF document.

3. Important Note:

- For your privacy, all downloadable reports are encrypted. Use the PIN from your letter to access the PDF.

Submit Your Request by Phone:

To submit your request by phone, follow these steps:

1. **Call:** Dial 1-866-897-8126 to speak with a live operator.
2. **Online Option:** Alternatively, you can submit and receive your request online via this link <https://consumer.risk.lexisnexis.com/request>

FAQ: Protecting Your Information through Authentication

1. **Why do I need to provide personal information to receive my report?**
 - Your personal information, such as your Social Security number and date of birth, is required to confirm your identity. This ensures that only you, and not someone unauthorized, can access your personal information. LexisNexis Risk Solutions uses a secure authentication process similar to those used by banks and credit card companies to protect your data from unauthorized access.
2. **What do “confirm your identity,” “verify your identity,” and “authentication” mean?**
 - These terms refer to the process of verifying that the person requesting the report is indeed you. This verification is crucial to prevent fraud and ensure that your personal information is not provided to someone falsely claiming to be you.
3. **Will the information I provide be shared or sold to other companies?**
 - No. The information you provide will be used exclusively by LexisNexis Risk Solutions for authentication and consumer disclosure purposes. It will be compared against existing data in our system to verify your identity and will not be provided or sold to any other company.
4. **Have criminals been able to access information supplied during the authentication process from LexisNexis Risk Solutions in the past?**
 - No. Information supplied by the consumer directly to LexisNexis Risk Solutions for authentication purposes is not distributed to, or accessible by, third parties.
5. **Is there another way that I can receive a copy of my report without going through authentication?**
 - No. The only way LexisNexis Risk Solutions can ensure that your consumer report is provided to you, and you alone, is for you to supply the proper identity information. This data is matched against existing information in our system to verify your identity, ensuring that only you have access to your report.
6. **How do I get more information about LexisNexis Risk Solutions?**
 - For more information, visit the LexisNexis Risk Solutions website at <https://consumer.risk.lexisnexis.com>.

Submitting Requests:

- **Online:** Complete the appropriate checkboxes in the online request form. Ensure to review and verify your information before submitting. A confirmation will be provided after submission.
- **Phone:** Submit your request by calling the LexisNexis Consumer Center at 1-866-897-8126.
- **By Mail:** Follow the instructions provided in the Printable Request Form Instructions to submit your request by U.S. Mail.

The LexisNexis Risk Solutions Privacy Policy is available at:

- <https://risk.lexisnexis.com/corporate/privacy-policy>

The LexisNexis Risk Solutions U.S. Consumer Privacy Notice is available at:

- <https://risk.lexisnexis.com/state-privacy-act-notice>