

6. Rights Under Federal Law. Within sixty (60) days after I receive notification of My Orthodontist's decision not to hire me, I understand that I have the right to dispute the accuracy and completeness of any information provided by such consumer reporting agency directly with that agency.
7. Release of Legal Claims Against Reporting Entities and My Orthodontist. I release and hold harmless (i.e. I give up any legal claims I may have) against all parties involved in this background consumer investigation, and against My Orthodontist, with regard to any and all liabilities for any damages, losses, or any other injuries, monetary or otherwise ("Injuries") that I may suffer which arise from, or are connected with, this investigation; except with respect to a violation of the Fair Credit Reporting Act or the Fair and Accurate Credit Transaction Act.

This release of any legal claims includes any Injuries I may suffer should this background consumer investigation contain any inaccurate or incomplete information upon which My Orthodontist relies in rejecting my application for employment. In signing this authorization, I am giving up any such potential legal claims that I might have against My Orthodontist if my application is rejected.

8. A SUMMARY OF RIGHTS UNDER NEW JERSEY FAIR CREDIT REPORTING ACT. Under the New Jersey Fair Credit Reporting Act ("NJFCRA" or the "Act"), before taking an adverse action against an applicant for employment, My Orthodontist is required to provide the applicant with a summary of their rights with respect to investigative consumer reports obtained for employment purposes from a Consumer Reporting Agency ("CRA").
 - i. My Orthodontist is giving you this notice, and, by your signature below, you are consenting, to its obtaining an investigative consumer report (a Report) about you for employment purposes.
 - ii. My Orthodontist will advise you if information from a Report is used against you for employment purposes.
 - iii. My Orthodontist will give you a reasonable opportunity to dispute with the CRA any information included in the Report on which My Orthodontist relies if it denies you employment.
 - iv. At your request, My Orthodontist will disclose to you the CRA which prepared the Report.
 - v. You can dispute inaccurate information in the Report with the CRA. The CRA must reinvestigate the disputed items, free of charge, within 30 days, unless the CRA determines that the dispute is frivolous or irrelevant. The CRA must give you a written report of its investigation. If the CRA's investigation does not resolve the dispute, then you may add a brief statement to your file with the CRA.
 - vi. The CRA must correct or delete any inaccurate information within 30 days after you dispute it. If the CRA subsequently confirms the disputed information as being accurate, and reinserts it into your file, then the CRA must give you written notice that it has done so.

For questions or concerns regarding the NJFCRA, please contact: Division of Consumer Affairs, Department of Law and Public Safety, 124 Halsey Street, Newark, NJ 07102.

APPLICANT'S AFFIRMATION

I acknowledge that I have read and understand all the provisions and terms of the foregoing Authorization for Background Investigation (the "Authorization"). By signing below, I affirm that all the information I have provided on this Authorization Form is true, complete and accurate to the best of my knowledge; and that I have not knowingly withheld any information that might cause the content of this Form to be false or misleading. I understand that falsifying any information on this Authorization Form will constitute grounds for immediate dismissal or withdrawing of any pending job offers.

Applicant's Signature: _____ Date: _____