

Any pending disputes will be highlighted below.

### Personal Information

#### Name(s) associated with your credit

Name	Name identification number
HEIKE H JONES	12923
HEIKE JONES	1700
HEIKE M JONES	7575

#### Address(es) associated with your credit

Address	Address identification number	Residence type	Geographical code
PO BOX 126 BUFFALO NY 14223-0126	0309612586	Post office box	0-800240-29-1280
94 SAINT JOHNS AVE TOWN OF TONAWANDA NY 14223-2728	0029347083	Single family	0-800250-29-1280
36 WENDEL AVE TOWN OF TONAWANDA NY 14223-2917	0029349290	Single family	0-800330-29-1280
336 WOODWARD AVE BUFFALO NY 14214-1962	0029170048	Single family	0-520140-29-1280
336 WOODWARD AVE LOWRFY BUFFALO NY 14214-1962	0638800362	Single family	0-520140-29-1280
336 WOODWARD AVE #3 BUFFALO NY 14214-1962	0595513337	Single family	0-520140-29-1280
18 TUDOR LN APT8 LOCKPORT NY 14094-6912	0028881497	Apartment complex	0-2390220-63-1280
6178 CAMPBELL BLVD LOCKPORT NY 14094-9283	0028883458	Single family	0-2270290-63-1280
182 BEREHEWEN DR AMHERST NY 14228	0029471555	Single family	0-00-0-1280
36 WENDEL AVE APT2 BUFFALO NY 14223-2917	0029349269	Single family	0-800330-29-6840
336 WOODWARD AVE #1 BUFFALO NY 14214-1962	0029170049	Single family	0-520140-29-1280
336 WOODWARD AVE LOWRFR BUFFALO NY 14214-1962	0557271396	Single family	0-520140-29-1280

#### Other personal information associated with your credit

##### Year of birth

1963

##### Spouse or co-applicant

TERRY

##### Telephone number(s)

716 390 0778	Cellular
716 625 4247	Residential
716 829 7213	Residential

##### Current or former employer(s)

##### Address

SUNY AT BUFFALO

### Your personal statements

No general personal statements appear on your report.

**Add statement(s)**

**Potentially negative items**

No **Public Record** items appear on your report.

<b>Account name</b> MORTON R LANE SU FCU	<b>Account number</b> 423772157983....	<b>Recent balance</b> Not reported	<b>Date opened</b> 04/2011	<b>Status</b> <b>Paid, Closed.</b>
388 ENGLEWOOD AVE BUFFALO, NY 14223 716 837 2008	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$1,500	<b>Date of status</b> 08/2015	<b>Comment</b> Account closed at consumer's request.
<b>Address identification number</b> 0029347083	<b>Terms</b> NA	<b>High balance</b> \$1,505	<b>First reported</b> 06/2011	
		<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2015 Aug CLS	Jul OK	Jun OK	May 60	Apr 30	Mar OK	Feb OK	Jan OK	2014 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2013 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2012 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2011 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	

60 days past due as of May 2015  
30 days past due as of Apr 2015

**Balance history**

The following data will appear in the following format:  
Date: account balance / date payment received / scheduled payment amount / actual amount paid  
Jul 2015: \$1,107 / Jul 01, 2015 / \$23 / \$40  
Jun 2015: \$1,139 / May 27, 2015 / \$23 / \$98  
May 2015: \$1,229 / Feb 03, 2015 / \$98 / No data  
Apr 2015: \$1,211 / Feb 03, 2015 / \$73 / No data  
Mar 2015: \$1,193 / Feb 03, 2015 / \$48 / No data  
Feb 2015: \$1,185 / Feb 03, 2015 / \$24 / \$50  
Jan 2015: \$1,227 / Jan 07, 2015 / \$25 / \$40  
Dec 2014: \$1,258 / Dec 01, 2014 / \$26 / \$40  
Nov 2014: \$1,290 / Nov 06, 2014 / \$26 / \$40  
Oct 2014: \$1,321 / Oct 01, 2014 / \$27 / \$40  
Sep 2014: \$1,352 / Aug 26, 2014 / \$28 / \$40  
Aug 2014: \$1,383 / Aug 01, 2014 / \$28 / \$50  
Jul 2014: \$1,423 / Jul 03, 2014 / \$29 / \$75  
Jun 2014: \$1,478 / May 12, 2014 / \$60 / No data  
May 2014: \$1,468 / May 12, 2014 / \$30 / \$103  
Apr 2014: \$954 / Apr 07, 2014 / \$29 / \$353  
Between Apr 2014 and Jul 2015, your credit limit/high balance was \$1,500

**Accounts in good standing**

<b>Account name</b> BARCLAYS BANK DELAWARE	<b>Account number</b> 00017181161....	<b>Recent balance</b> \$3,186 as of 03/22/2016	<b>Date opened</b> 12/2012	<b>Status</b> Open/Never late.
PO BOX 8803 WILMINGTON, DE 19899 866 370 5931	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$6,200	<b>Date of status</b> 03/2016	
<b>Address identification number</b> 0309612586	<b>Terms</b> NA	<b>High balance</b> \$3,824	<b>First reported</b> 01/2013	
		<b>Monthly payment</b> \$86	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> \$150		



2015 Aug CLS	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK		
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2012 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2011 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK		
Apr OK	Mar OK	Feb OK	Jan OK																								

**Balance history**

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Jul 2015: \$58,395 / Jul 01, 2015 / \$689 / \$689  
 Jun 2015: \$58,501 / Jun 02, 2015 / \$689 / \$689  
 May 2015: \$58,606 / May 04, 2015 / \$689 / \$689  
 Apr 2015: \$58,711 / Apr 02, 2015 / \$689 / \$1,368  
 Mar 2015: \$58,920 / Jan 29, 2015 / \$679 / No data  
 Feb 2015: \$58,920 / Jan 29, 2015 / \$679 / \$679  
 Jan 2015: \$59,024 / Dec 31, 2014 / \$679 / \$679  
 Dec 2014: \$59,127 / Dec 01, 2014 / \$679 / \$679  
 Nov 2014: \$59,230 / Nov 03, 2014 / \$679 / \$679  
 Oct 2014: \$59,333 / Oct 02, 2014 / \$679 / \$679  
 Sep 2014: \$59,436 / Aug 29, 2014 / \$679 / \$679  
 Aug 2014: \$59,538 / Aug 01, 2014 / \$679 / \$679  
 Jul 2014: \$59,639 / Jul 02, 2014 / \$679 / \$1,358  
 Jun 2014: \$59,841 / May 02, 2014 / \$679 / No data  
 May 2014: \$59,841 / May 02, 2014 / \$679 / \$679  
 Apr 2014: \$59,942 / Apr 07, 2014 / \$679 / \$679  
 The original amount of this account was \$63,600

<b>Account name</b> CAPITAL ONE / COMP USA	<b>Account number</b> 700111511265....	<b>Recent balance</b> Not reported	<b>Date opened</b> 11/2003	<b>Status</b> Paid, Closed/Never late.
PO BOX 5253 CAROL STREAM, IL 60197 800 477 6000	<b>Type</b> Charge Card	<b>Credit limit or original amount</b> Not reported	<b>Date of status</b> 05/2006	
<b>Address identification number</b> 0557271396	<b>Terms</b> NA	<b>High balance</b> \$281	<b>First reported</b> 11/2003	
	<b>On record until</b> May 2016	<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2006 May CLS	Apr OK	Mar OK	Feb OK	Jan OK	2005 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2004 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK
Mar OK	Feb OK	Jan OK	2003 Dec OK	Nov OK																					

<b>Account name</b> SEARS/CBNA	<b>Account number</b> 512107015228....	<b>Recent balance</b> Not reported	<b>Date opened</b> 10/1994	<b>Status</b> Paid, Closed/Never late.
PO BOX 6283 SIOUX FALLS, SD 57117 800 917 7700	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$7,500	<b>Date of status</b> 10/2007	<b>Comment</b> Account closed at credit grantor's request.
<b>Address identification number</b> 0028883458	<b>Terms</b> NA	<b>High balance</b> \$402	<b>First reported</b> 10/1994	
	<b>On record until</b> Oct 2017	<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2007 Oct CLS	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2006 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2005 Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2004 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2003 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2002 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2001 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	2000 Dec OK	Nov OK																				







<b>Account name</b> MORTON R LANE SU FCU	<b>Account number</b> 423772157982....	<b>Recent balance</b> Not reported	<b>Date opened</b> 04/2006	<b>Status</b> Paid, Closed/Never late.
388 ENGLEWOOD AVE BUFFALO, NY 14223 716 837 2008 <b>Address identification number</b> 0029349290	<b>Type</b> Credit card <b>Terms</b> NA <b>On record until</b> Oct 2020	<b>Credit limit or original amount</b> \$3,000 <b>High balance</b> \$3,010 <b>Monthly payment</b> \$0 <b>Recent payment amount</b> Not reported	<b>Date of status</b> 10/2010 <b>First reported</b> 04/2006 <b>Responsibility</b> Individual	<b>Comment</b> Account closed at credit grantor's request. <b>Reinvestigation information</b> This item was updated from our processing of your dispute in Aug 2010.

**Account history**

2010 Oct CLS	Sep CLS	Aug CLS	Jul CLS	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2009 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2008 Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2007 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2006 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK																							

<b>Account name</b> SYNCHRONY BANK/JCPENNEY	<b>Account number</b> 600889085765....	<b>Recent balance</b> Not reported	<b>Date opened</b> 07/1996	<b>Status</b> Paid, Closed/Never late.
PO BOX 965007 ORLANDO, FL 32896 800 542 0800 <b>Address identification number</b> 0028881497	<b>Type</b> Charge Card <b>Terms</b> NA <b>On record until</b> Feb 2022	<b>Credit limit or original amount</b> Not reported <b>High balance</b> \$530 <b>Monthly payment</b> \$0 <b>Recent payment amount</b> Not reported	<b>Date of status</b> 02/2012 <b>First reported</b> 03/1996 <b>Responsibility</b> Individual	

**Account history**

2012 Feb CLS	Jan OK	2011 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2010 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK
2009 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2008 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2007 Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2006 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2005 Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK																				

<b>Account name</b> SYNCB/LORD & TAY	<b>Account number</b> 604584047699....	<b>Recent balance</b> Not reported	<b>Date opened</b> 10/2005	<b>Status</b> Paid, Closed/Never late.
PO BOX 965015 ORLANDO, FL 32896 866 465 8292 <b>Address identification number</b> 0595513337	<b>Type</b> Charge Card <b>Terms</b> NA <b>On record until</b> Sep 2017	<b>Credit limit or original amount</b> \$500 <b>High balance</b> \$197 <b>Monthly payment</b> \$0 <b>Recent payment amount</b> Not reported	<b>Date of status</b> 09/2007 <b>First reported</b> 09/2007 <b>Responsibility</b> Individual	<b>Comment</b> Account closed at consumer's request.


**Account history**

2007  
Sep  
CLS




## Credit inquiries

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.

Inquiries shared with others 

No **Inquiries shared with others** appear on your report.

Inquiries shared only with you 

Account name	Date of request(s)
BARCLAYS BANK DELAWARE	02/12/2016

100 SOUTH WEST AVE  
WILMINGTON, DE 19801  
866 283 6635

Account name	Date of request(s)
FIRST NIAGARA BANK	12/29/2015

726 EXCHANGE ST  
BUFFALO, NY 14210  
*No phone number available*

Account name	Date of request(s)
EXPERIAN	07/17/2014 07/22/2013 08/03/2010

PO BOX 9600  
ALLEN, TX 75013  
800 311 4769

Account name	Date of request(s)
EXPERIAN	08/03/2010

## Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

## Know your rights

**Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

### A Summary of Your 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, D.C. 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.

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).

**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 5OPTOUT (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.

**Identify 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 more information about your federal rights, contact:**

Type of Business:	Contact:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. <b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552 <b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
<b>2.</b> To the extent not included in item 1 above: <b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks <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 <b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations <b>d.</b> Federal Credit Unions	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 <b>b.</b> Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 <b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 <b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
<b>3.</b> Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
<b>4.</b> Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
<b>5.</b> Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA

**Notification of Rights**

- [Notification of Rights for Alabama Consumers](#)
- [Notification of Rights for Alaska Consumers](#)
- [Notification of Rights for Arkansas Consumers](#)
- [Notification of Rights for California Consumers](#)
- [California Notice of Your Rights to Request and Obtain Your Credit Score](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Delaware Consumers](#)
- [Notification of Rights for District of Columbia Consumers](#)
- [Notification of Rights for Florida Consumers](#)
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