WRITTEN INFORMATION STATEMENT FORM Instructions For Preparing Information Statements:

Before the execution of a contract and before providing credit services, the business must provide the buyer with a statement in writing, containing all the information required by Utah Code Section §13-21-6. The business must maintain an exact copy of the written information statement, personally signed by the buyer for a period of 2 years after the transaction. The following items should be included in your written information statement provided to the consumer. Please highlight the required information in the copy that you provide to the division and indicate in the column at the right the page number on which each of these items appears.

ITEM	PAGE #
1. A complete and accurate statement of the buyer's right to review any file on the buyer maintained by any credit reporting agency, as provided under 15 U.S.C. Sec. 1681 et seq., as amended, the Fair Credit Reporting Act.	1.
2. A statement that a review of the file on the buyer will be conducted free of charge by the credit reporting agency that issued a report upon which a credit denial was based, if requested within 30 days of the buyer receiving a notice of a denial of credit.	2.
3. The approximate price the buyer will be charged by a credit reporting agency for a copy of the file on the buyer.	3.
4. A complete and accurate statement of the buyer's right to dispute the completeness or accuracy of any item contained in any file on the buyer maintained by any credit reporting agency.	4.
5. A complete and detailed description of the services to be performed by the credit services organization for the buyer and the total amount the buyer will have to pay, or become obligated to pay, for the services.	5.
6. A statement asserting the buyer's right to proceed against the bond or trust account required under Section 13-21-3.	6.
7. The name and address of the surety company which issued the bond, or the name and address of the depository and the trustee and the account number of the trust account.	7
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