



APPLICATION FOR APPOINTMENT AS APPROVED ATTORNEY

TO: Fidelity National Title Insurance Company and Commonwealth Land Title Insurance Company

Application is hereby made by the undersigned for appointment as an "Approved Attorney", upon whose certification of title the above named company would issue its title insurance binder and policies.

Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: (Home) \_\_\_\_\_ Phone: \_\_\_\_\_

(Business) \_\_\_\_\_ Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_ Fax: \_\_\_\_\_

Name and Location of Each College, University or Law School Attended:

Name of Institution Degree Year

Admitted to practice in: \_\_\_\_\_ (States). Year(s): \_\_\_\_\_

Years of actual practice: \_\_\_\_\_ How long in present city? \_\_\_\_\_

Do you specialize in the laws relating to real property? If so, how long? \_\_\_\_\_

Approximate percentage of practice devoted to real estate matters? \_\_\_\_\_%

Are you affiliated with a law firm? Year you joined the firm: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

LIST OTHER EMPLOYMENT AS AN ATTORNEY:

Firm Address Date

Firms or Organizations represented, and / or Lenders for Which You Have Certified Titles and / or Closed Real Estate Loans:



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Name of Your Personal Liability Carrier: \_\_\_\_\_

Amount of Coverage: \$ \_\_\_\_\_ Policy #: \_\_\_\_\_

Please Attach a Copy Of Your E&O Insurance to This Application

Practicing Attorneys Having Personal Knowledge of Your Capabilities and Experience in Title Work:

Names

Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If Approved Attorney for Other Title Insurance Companies, Please Provide Names:

\_\_\_\_\_  
\_\_\_\_\_

NC State Bar No. \_\_\_\_\_

Have you attended the NCBA Basic Real Estate Seminar?

Have you been certified by the NC State Bar as a Specialist in Real Property Law?

Commercial [ ] and/or Residential [ ]

Have you completed the accompanying Authorization To Procure a Consumer Report?

Did you receive a copy of the Summary of Your Rights Under the Fair Credit Reporting Act?

If a member of a law firm, the firm must certify the following:

"We confirm the above statements and will support this attorney's examinations in our firm name"

By: \_\_\_\_\_  
(Member of Firm)

\_\_\_\_\_  
(Signature of applicant as will appear on Opinions)

Date: \_\_\_\_\_



# Authorization to Procure a Consumer Report

## Disclosure to Applicant

In connection with your company's application for potential appointment as our approved attorney, we may procure a consumer report on you as part of this process. In the event that information from the report is utilized in whole or in part in making an adverse decision with regard to the aforementioned potential appointment, we will provide you in advance with a copy of the consumer report and a description in writing of your rights under the law. If the information disclosed results in your failure to meet our requirements for escrow signatories, you acknowledge by your signature that we may inform your company of that fact. The details for such decision will not be disclosed to your company.

Please be advised that we may also obtain an investigative report including information as to your character, general reputation, personal characteristics, and mode of living. This information may be obtained by contacting your previous employers or references supplied by you. Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested. Such disclosure will be made to you within 5 days of the date on which we receive the request from you or within 5 days of the time the report was first requested.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will find these rights in the "Summary of Your Rights Under the Fair Credit Reporting Act" document.

By your signature below, you hereby authorize us to obtain a consumer report about you in order to consider appointment of your company and you as a signatory on the escrow account.

This report will be processed by:  
ADP Screening and Selection Services  
301 Remington Street  
Fort Collins, Colorado 80524  
800-367-5933

Applicant's Name: \_\_\_\_\_  
(Please Print)

Applicant's Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Signature: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

**GIVE COPY WITH SUMMARY OF RIGHTS TO APPLICANT. RETAIN A COPY FOR YOUR FILES.**



Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, DC 20580.

### 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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, DC 20580.

**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.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit).

**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 1-888-567-8688.

**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.ftc.gov/credit](http://www.ftc.gov/credit).

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	<b>Federal Trade Commission: Consumer Response Center - FCRA</b> Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	<b>Office of the Comptroller of the Currency</b> Compliance Management Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks and federal branches/agencies of foreign banks)	<b>Federal Reserve Board Division of Consumer &amp; Community Affairs</b> Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	<b>Office of Thrift Supervision</b> Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	<b>National Credit Union Administration</b> 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	<b>Federal Deposit Insurance Corporation</b> Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	<b>Department of Transportation</b> Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act of 1921	<b>Department of Agriculture</b> Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051