



**M&M Excavating Co., Inc.**  
**17 Old State Road**  
**Gaylord, Michigan 49735**  
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### Disclosure & Release Form regarding Consumer Credit Reports

In connection with my application for employment, M&M Excavating Co., Inc. may obtain consumer reports concerning me for purposes relating to my potential employment with the company. I hereby authorize M&M Excavating Co., Inc. to procure consumer reports concerning me for employment purposes.

I understand that the phrase “consumer reports” in this context means any written, oral or other communication of any information by a consumer reporting agency bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer’s eligibility for employment.

I further understand that any procurement or use of consumer reports for employment purposes is governed by the *Fair Credit Reporting Act, 15 U.S.C. § 1681-1681u*. In addition, I understand that the consumer reporting agency may compile and report public record information to the company. I acknowledge that I have been given access to a document entitled “Summary of Your Rights Under the Fair Credit Reporting Act” prior to signing this Disclosure and Release Form.

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Print Name

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Social Security Number

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Drivers License Number

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Signature

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Date