tl[li|; tlta<u;0 , Oya'Eilywlo ulí o ilbmawlolo ilo vl

pm½ulpmwrl;aemulql;rlrl;rjcil; 6 ^ 7 ^ 2013

ta<u;0 , jzwlylil;?olr [lwltjcm; ta&mil;pmcsylrsm;wlilv ulrlwla&; xl;jcil;jzil ßul;rm;aomOya'a&;&m t us|; q ulrsm;? o ilEil tjcm; olrsm; twlul tclil ta&;Eilwm0el, lrlrsm; ulzelwl;apo nl/ o ilv ulrlwlulowjylly; xlulwelaom ta&;ßul;rjzil jylrlyg/ pm½ulpmwrl; ulv ulrlwla&; xl;&el twlul o ilolo , &lvsilv ulrlwlr xl;rla&JaeEilawlyg/

t&plus0 , l, lay;acsrlrsm; twlulr nlo nlpm½ulpmwrl;rsm; vl tylo vl/

ulEylwl trsm;plo nl tclejzilailay;acjcil;?olr [lwl t&pluspepjzil0 , l, lcluyg o nl/ wA?olr [lwlum; ul t&pluspepjzil 0 , l, l&mwli4il;ypinl;rsm; ul trlolr , laqmilcilo ilpm½ul tcsJulv ulrlwla&; xl;&o nl/ xlpm½ulpmwrl;rsm;o nl Oya'pm½ulpmwrl;?v ulvl t&plus ta&mil;0 , lpmcsyl? tmrcloabmwlnlcsul?cil;csul ta&mil;pmcsylEil?olr [lwlailay;acs&el *wlpmcsylwlpapmil?olr [lwltwlvlujzpEilo nl/

v ulvl ta&mil;pmcsylwlilbmawlyg0ilo vl/

tl[liltwlilvlol;ule0 , l, lrltwlul v ulvlt&plus ta&mil;pmcsyl?olr [lwloabmwlnlrltm; vl;wlo nlpmjzila&; om; xm;&r nl/ a&mil;csolr0 , l, lol tm; xlpmjzila&;om;xm;aompm½ulpmwrl;rlwLwlpapmilul v ulrlwlxl;cle?olr [lwl uleylpinl; ulylaqmilay;clewlilay; tyl&r nl/ v ulrlwla&; xl;xm;aompmcsylrlwLwlpapmilul&&Jalumil; tol trlwjylaom 0 , l, lol\ xlulqlcsul tlrlyg0ilo nl/ 0 , l, lolrlv ulrlwla&; xl;xm;aompmcsylwlilyg0ilaomajypmo nl 0 , l, lolrlpmcsyl rlwLwlpapmil&&Jly;alumil;o ulaojzplo nl/

pmjzila&; om; xm;aompmcsylwlilaps;Eel;?ue0l;ay;acs&elail? tmrclp&lwl (&lvsil)?ailacs; , lcrsm;?pmcsyl t&v ulusel ailEil ailay;acsrl tao;plwl tp&laom t&mrsm; tao;plwlaz:jyxm;&r nl/

Oya' t&v ulvla&mil; olrlailacs; , lc tcsJulaumulcEilo nl/ v ulvl t&plus0 , l, lrlpmcsyl trsm;plwl ailay;acsjcil; aemulus vsil0 , l, lolrltyalu;?olr [lwl'Palu;aumulc&elyg0ilo nl/ xlaumulcrltwlul rnlo nltcleEilailyrmP wltwlulueolwlcsulrsm;&lo nl/ Oya' rlcljylxm;aomaumulcrlx ulyrlrsm;jym; vsil 0 , l, lol tm; xlylrlrsm;jym;aom aumulcrjylvly&el twnlrjylEilay/ ylraumulcrlrsm;&lo nl [lo il, llu nlvsil a&JaeEilwlilyilyg/

tmrcloabmwlnlrlqlwmbmvl/

yplnl;aygilailacs;? tajc tae tay:wlilrlwnlaom ta&mil;?olr [lwlt mrcloabmwlnlrlulo ilum;bl;rnl/ rnlolyil ac:apumrl xlpm½ulpmwrl;rsm;onla&mil;cso?olr [lwlailxlwlacs;olrl oil0,l,laomyplnl;rsm;twlultmrclt us¢; aus;Z;?olr [lwlo ilacs;ailt wlul taygilyplnl;xm;&elzelwl;ay;onl/

xl tmrcl t us¢;rsm;alumil oil ta<u;jyelqy&elaocsmaponl/
tmrcl t us¢;&,jcil;jzila&mil;cso?olr [lwlailxlwlacs;olonl oilvp0ailay;jcil;aemululusvsil wplcgwp&lwlil ßulwilowlay; talumil;lum;rlr&lblyplnl;olrl;jcil; tyg t0il tp&laom ta&;ßul;onlt cil ta&;rsm;&lonl/

ailay;acs&el*wlpmcs¶ylqlwmbmvl/

ailay;acs&el*wlpmcs¶ylqlo nlrlm wplplwp0;?olr [lwlulrlPl tm;ailtm;vl;ulay;&el pmjzila&;om;xm;aom*wljzplonl/ þpmcs¶yEilt mrclt us¢; (&lvsil) wlulbPlma&;ulrlP?bP?olr [lwlwplplwp0;tm;a&mil;csEilonl/ pmcs¶yEilyl;wlyg tmrclt us¢;ul0,l,lolonla, bl,stm;jzilo ilue0;0,l,lol taejzil0,l,lxm;aomyplnl;rsm; twlul 4il;pmcs¶yl ra&mil;csrlrlva&milcsoEilwlnlaom tmrclt us¢;&&lygonl/ *wlpmcs¶ylt&ailay;acsrlr&laomalumil aemulaemilwlil 0ya'alumil;t&oilulta&;,lvsil?a&mil;csolrl tmrclcs¢;azmulr?vlrlvnlr?olr [lwlpmcs¶yazmulzsulrlwl tay:wlilrlwnlí 0ya'alumil;t&oilclclumul,Eilonl/ pm;ol;ola&mil;0,lrlwlilpmcs¶ylul0,l,lol tm;0ya'alumil;t&clclumul,lrlonl rlva&mil;csol tm;clclumul,lrlulolaumil;onl/

ailay;acs&el*wlpmcs¶ylwlil owlrlwlxm;aom tcselumvwplcl twlil; oil t&plusay;acs&elysulululvsil use&laeao;aom vululusealrsm; tm;vl;csuljcil;ay;&el tcsealplonl/ 4il;ul *t&elpnl;ur;csu/* [lac:onl/

ulEylrlvp0ailray;Eilvsilbmjzplrvl/

oilvp0ailay;&elysulululvsil a&mil;cso?olr [lwlailxlwlacs;olrl xlacs;ailt wlul taygilxm;&laomyplnl;ul olrl;,l&el0ya'alumil;t&tcil ta&;&lonl/ yplnl;olrl;lyl;vsila&mil;cso?olr [lwlailxlwlacs;olrl xlyplnl;tm;jyelvnl a&mil;csalumil;oil tm; talumil;lum;lyl; 4il;wljyelvnla&mil;csaomaps;Eel;Eilo ilta<u;wil&aeao;aomyrPjcm;em;csul twlulo ilxlüwm0el&lonl/ 4il;ul *ravmulilr* [lac:qlonl/ a&mil;cso?olr [lwlailxlwlacs;olrl tmrclyplnl;rsm;ul ra&mil;csrlwlilo iljyelvnla½;,Eil&el 0ya'rlo ilul tcil ta&;tcs¶ay;xm;onl/
tjcm;wplzulwlila&mil;cso?olr [lwlailxlwlacs;olrl oil tm; talumil;lum;lyl;aemulwlilo ilwm0elrsm;uljznlqnl;&el twlul xlyplnl;rsm;ulolrl;xm;ygonl/ oil0,l,lxm;aomyplnl;rsm; tolrl;c&vsil xlyplnl;rsm;Eilywlo ulaom tcil ta&;rsm;?

olr [lwlo ialaiay;acsrlrsm; talumil;&il;jyEil&el a&Jaeeilwlilyilo ilo nl/ o ialaiay;acs&elysululuvsil a&mil;csol?olr [lw*wlpmcsyyilqliolrlo ilypinl;rsm;ulolrl; , lr nl tpm; o ilqy&elusel&laomailulawmil;c&el w&m;½;xlrlp&ilcsulawmil;cEilo nl/

um;tmrcEilywlo ulí/

um;ulacs;ai?olr [lwl t&plusplepjzil0 , l , lvsil a&mil;csol?olr [lwlailxlwlacs;aomvlylie;rsm;rl t rsm; tm;jzil xl , m0l twlul4il;wl\ t usl;ulumul , l&el t vlilm o ilo nl , m0lysulpl;rl tmrclxm;&l&elvltylo nl/ tmrclxm;&el twlulomre?olr [lwl t vl;pl um;tmrclr0g'0 , l , Eilo nl/

t u , lí o ilxlwlil tmrc&lalumil;o ulaorjyEilvsil a&mil;csol?olr [lwlailxlwlacs;aomvlylie;r4il;wl\ t usl;ul umul , l&el um;ysulpl;rl tmrc0 , l , lo nl/ t rsm; tm;jzil4il;ul *z/tm;ay;* tmrcl [lac:qlly;ulelusp&lwlulum;twlul wil&laomailyrmPolaygil;xnlygo nl/ a , bl , stm;jzilzltm;ay;tmrclo nlaps;t vlelrsm;o nl/

tl [lil; t0ya' t&o ilo nlwplyg;oltm;xlclul'gP l&m&&lapjcil;Eilwplyg;ol\ taqmult0;ysulpl;rlwltwlul aila&;alu;a&;wm0el , Eilalumil;o ulaojyoEil&elvltylo nl/ t u , lí o ilo nlvltyaomaila&;alu;a&;wm0el , Eilalumil;o ulaor&lvsilo il\ , m0armil;yilclilulywlyiEilo nl/

a&mil;csol?olr [lwlailxlwlacs;aomvlylie;rlv nl; o ilao ql;?roelrplrl;jzp?olr [lwl t vlylv ulrljzplvsil , m0ltwlul ailay;acsjcil;ulumul , l&el *ta‹u;t o ul tmrc* Eil *roelrplrl;t o ul tmrc* 0 , l , l&elu rl;vlrl;Eilo nl/ olapumrl xltplp0rsm;\ ulelusp&lwEilumul , lrltwil;twmrsm;ul tao;plwlplprl;ppla q;o ilo nl/

tcsllaomolrsm;o nl]ulm [csul } tmrc0 , l , l&elp0;pm;lu o nl/ o il , m0lt vl;plysulpl;vsil o iltmrc?olr [lwlrawmlwq jzplapolrlo il , m0lwelzl;ulomay;av(mlly; 4il;o nlo ilailxlwlacs;olxlwil&laomta‹u;x ulavsmlenl;Eilo nl/ ulm [csultmrclo nl , m0lwelzl;Eilo ilwil&laomta‹u;tlum; vlailulumul , lay;o nl/

ta‹u0 , luwjym;rsm;Eilywlo ulí ulEylbmawlolo ilo vl/

o il , l&rnlwm0elrsm;uloabmaygully; ta‹u;0 , laiplm&il;?ta‹u;0 , luwjym;avsmulvlmrsm;Eil twl ta‹u;jzwlyil;Eil owlay;rlrsm;ulv ulrlwlrxl;r?olr [lwlv ulrclrlaocsmplmzw½lo ilo nl/

pl;ylm;a&;vlylie;?olr [lwlta‹u0 , luwjym;ulrlPltawmlrsm;rsm;o nl wil&laomta‹u;ultwl;ryg?wplcsl0rl twl; csuljcil;aygil;xnlly; &ulaygil;(30)apmilqlil;ay;o nl/

tl[li;t0ya'onl ta‹u0 ,loabmwlnlrwliaz:jyxm;vsil a‹u;&lilrlo iay;&elu;se&laomyrmP tay: wpEplvsil (25) &mcliEe;t xlt wl;aumulcEilo n/

ulEylt\ ta‹u;tp&ilcpmulb ,lvlppaq;rvl/

ta‹u;tp&ilcpmo nlo il ta‹u;t ol;jylrlo rli;alumil;yl&lyjzplo n/ wpEilil vl;ta‹u;tp&ilcpmXme (3)cl **(Transunion, Eqifax and Experian)** wlrlol;jcm;tp&ilcpmrsm;xm;&lo n/ þ tp&ilcpmrsm;o nltenl;i ,jcm;em;aomlvnl; (3)rsl;pvl; wlilo ilwplul,&nlo ulaoclt csulr t vulrsm;?o il t ol;jylaom ta‹u;trsl;tpm;? ta‹u;0 , l , lcil t ol;jylrlumjrilcle?o il t ol;jyllyl;aomo il ta‹u;?o il ta‹u;tp&ilcpmulpprl;awmil;cjcil;rsm;?u;so ilaomailawmil;clvmulr tcselrlailay;jcil;Eil a'0gvlcl&elavsmulxm;rlrsm;Eilp&ilcsulrsm;tp&laomjynlolrlwlwrl;rsm;az:jyxm;ygo n/ tp&ilcpm (3)rsl;pvl; rleluerl&lalumil;aocsm&el o ilxlwliwm0e&lo n/

A[lrlwaomta‹u;tp&ilcjcil;jyXme;csult& tar&luelpm;ol;olrsm;o nl EpplO tp&ilcpmwplcpulrlwl&&l&elt clil ta&; &lly; þ&n½ ,lcsult wlulr tar&luel ta‹u;tp&ilcpmXme (3)clpvl;rlyl;aygil;í tilwmeul0ulqlulwplcwnlaxmil xm;o n/ o il\ tcrlta‹u;tp&ilcpmrsm;ul& ,l&el www.annualcreditreport.com olr [lwl 1-877-322-8228 olqulol ,lyg/

owjyl&e?xltcrlta‹u;tp&ilcpm(3)rsl;pvl;wlil o il\ ta‹u;&rlwlryg0ilyg/ a‹u;&lilrsm;Eilailxlwlacs;olrsm;o nl trsm;tm;jzil **Fair Isaac Company (FICO)** \ ta‹u;&rlwl (300-850) ult ol;jylly; o il\ ta‹u;0 ,lprl;tm;yrmPul ql;jzwlo n/ **(FICO)** &rlwlo nailacs;jcil;?wil&laom ta‹u;yrmPEil ta‹u;orli;alumil;rsm;tay: t"lurlwnlo n/ a ,bl ,s tm;jzil ta‹u;&rlwjrilrm;vsil o ilo nlo ulomaom twl;Eel;xm;Eilyaumil;aompnl;url;csulrsm;jzil acs;ai?olr [lwlta‹u;twlulvulc&elt&nlt csil;jynlrEilo n/ **(FICO)** &rlwlul www.myfico.com wil& ,Eilo n/

pm;ol;olailalu;qli&mumul ,lrAs½ **(FCRA)** rlpm;ol;olrsm;tm; ta‹u;Xmezlilrsm;wlilrm; ,li;aomt csult vulrsm; t ol;jylrlulumul ,l&elt clil t vrl;t csllay;ygo n/ **(FCRA)** rlwplplwlwpla'o taejzil

- o ilo nlt csult vult m;vl;\ o bm0Eilt Eplom&ulol&l&elt clil ta&;&lo n/
- ta‹u;tjiil;cl&vsil t csult vult m;vl;el;yg;\ Zpjrplrsm; o ilulajymjy&elt clil ta&;&lo n/
- vlelclaom (6) v (olr [lwl 2Epl t u ,lí tp&ilcpmo nlt vlylavsmulxm;rl&n½ ,lcsult wlulay;vsil) twlil; rnlo nlulrlPrlo il ta‹u;0 ,ltp&ilcpmul& ,lo nlul o il tm;ajymjy&elt clil ta&;&lo n/

- ta‹u;? tmrcEiI t vIyI t ulIiI tjiiI;c&vsiI pIprI;rI&ulaygiI; (30) twiI; ta‹u; tp&icIpmXmerI tcsulI t vulrsm;ulI oiI tcrawmiI; , EiIaomtciI tacI;&onI/ olr [Iwvsil ta‹u; tp&icIpmXmerIziI [ajymjy&eI twulI oiIavsmaomtcawmiI;cEiIonI/
- reIuejciI;r& [oiIcpm;&aomrnIonItcsulIt vululrqI ta‹u;Aé½rpIprI;ppaq;&rnI/ tcsulIt vulrsm; rm; , iI;alumiI; oulaojyEiIvsiI xItrm;rsm;ul4iI;wI \ziIrz , &m;Iy; oiIawmiI;qIvsiI trm;rsm;uIz , &m;Iy; jzpalumiI;ulv ulc&&caomolrsm; tm; talumiI;lum;&rnI/
- pIprI;ppaq;rIy;vsiIziIwwiIxnI&eItwulI oiIzulrZwIvrI;ultusO;cI;a&;om;EiIonI/ oiIawmiI;qIvsiI XmerI (vIecaom&ulaygiI;(30) twiI; oiItm; ta‹u;jiiI;y , IcaomrnIolulrqI) oiItjiiI;ym;aomtqjyIrIul tcray;yay;&rnI/ tu , Ií oiIawmiI;qIvsiI XmerIoiI\ tjiiI;ym;aomtqjyIrIwLulI a½;cs , Ixm;aom vIyIieI;rsm;olo iIavsmaomtz;cjziIay;yIEiIonI/
- Oya' t&pprIeaomvIyIieI;vItyIcsulr&bI tcsulI t vulrsm;ulwpIpIwpO;r& , jciI;rjyIEiI&eI oiIonIpm;olol tp&icIpmulxIrIcseIxm;&eI tciItacI;&onI/

(FCRA) rIoiItm; tciItacI; tcsay;aomvnI;ueIowIcsulI tcsIcsrIwIxm;onI/ ta‹u;Aé½olom;a&mulIy;oiIziItm;rIwL& , &e?olr [IwulI , IxIvula&mululiIwI , &eI oiIultciItacI;ray;yg/ 4iI;onIuleIol , Ir ta‹u;EiIp;ym;a&; tmrcav(mulxm;jciI;wIEiIr oulqIiyg/

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oiIvulrIwIxI;xm;jciI;r&?olr [IwI ol&jciI;r&aomta&miI; t0 , Irsm;EiIywIoulí Oya'a&;&mwm0eIrsm;&EiIonI/ OyrmtmjziI tpIpyIwpIcwiI tpO iIwpO; \ vIy&yIrsm;olr [IwIoabmwInIrIrsm;ul tjcm; tpOiIwpO;rIwm0eI , &jciI;?

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t b , IaIumiIqIaomI o iI t wIuI t usI;aus;Z;r&&IaomIv nI; ta<u; t wIuIo iIxIwIiIwm0e&jciI;o nI ta<u;wIiI t miI
jyIvIyIoIrm; (oIi , IcsiI;?aqIrsI;rm;) EiI t wIwjzpIo nI/
xI t wIaumvIyI t ceI; t wIuIwpO; x uIyIí tXm;pmcsIyIwIiIv uIrIwIa&;xI; vsiI?(pmcsIyIwIiIowIrIwIaz:jyxm;jciI;r&IvsiI)
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o nI t vIeIq iI;&'IuIa&muEiIaIumiI;uIo iIjyoEiI&r nI/ (ouIaojy&eI t vIecuIcIygo nI)/ w&m;½I;wIiI t oI;rm;aom
ppaq;rIwpIcjziIausmiI;om;acs;aiIuIpeIvIwI&eIrm (1)?aiIacs; , IoI \ 0iIaiEiIp&wIrm; tay:rIwnIyI; ta<u;ujyeI
v nIqy&ezI t m;ay;c&vsiI teIrIqI;vIaerI t q iI t weI;uIxIrI;&eIrwwEiIaIumiI; (2)?ausmiI;om;acs;aiIujyeIv nI
ay;qyaom tceIumv \ olomaom tyiI;wIiI t x uIygulpI tajc taeq uIv uIwn&EiIaIumiI;uIaz:jyaom
aemuIxyI tajc taerm;? (3)?a<u;wiIoIrIpIw&iI;aumiI;jziIa<u;jyeIqy&eI t m;xIwIrI wIjzpIo nI/ ausmiI;om;acs;aiI t wIuI
acs;iIm;oIrIa&IaecEiIaumuIcjciI;p&Iway;&eIvI t yEiIo nI/

o iIv uIrIwIr xI;c iIppaq;yg/

- pmvI; t ao;rm; t yg t 0iIo iIv uIrIwIxI;&r nIpm½uI t m;vI;uIzwIyg/
- ae&muIuIvyI&aomr nIo nIpm½uIwIiIrIv uIrIwIr xI;ygEiI/ uIuIvyI t m;vI;o njznIyI;om;jzp&r nI/
- v uIi iI;apsE;eI;EiIppaygiI; ta<u;aiI (ypinI;aps;EeI; taygiI; ta<u;0eaqmiIc) uEiI; , IOyg/
- ta&miI; t0 , IajymqIrI tay:wIiI t m;r uI;ygEiI/ pmcsIyIxIwIiIryg0iIaomEwI*wIrm;o nI tIrIwrI; t m;jziI
  t wnIrjyIEiIyg/
- pum;vI;rm;uIem;r v nIvsiIv uIrIwIr xI;ygEiI?ar;ceI;ar;yg/
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olo , &IvsiIo iIv uIrIwIr xI;rIwiI aumiI;rIepmaqmi½uEiIaomaIaeEiIwIiIyiIyg/

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t l [li; tjynle , la&Jae t o i;rlaila u;axmulylo n/

þ v ulu rl;pmapmilo nl t rsm;jynlolOya'a&;&m tcsult v ulqli&mpmapmilwlwpcjzplo n/ tjcm;rsm;ulo ila&Jaecsfy½; rlwq ilt l [li; tjynle , la&Jae t o i;xlpma&;om;jcil;?olr [lwl www.ohiobar.org. wli& , Eilo n/

*þ v ulu rl;pmapmilyg talumi; t&mrsm;o nla , bl , s tajc taewli&ly; a&Jae t m;O;pmwliyirlr&lbwlusaom Oya'a&;&mjy ó emrsm;wilt o;rcso iay/ þ v ulu rl;pmapmil t m;4i; \ rl&i; t*lvlylbmomrlbmomjyelqlxm;o n/ owjyl&elrlm þ bmomjyelqlrlwlirl&i; v ulu rl;pmapmilrlyg0ilaomOya'a&;&m t"lyg , EilaOg [m&rsm;ulwluspmx i [yl Eilvlrlr nlr [lwl/ o ilo;jcm; tajc tae?w&m;p&iylicliEilywlo ulaomOya' ulo&em; v nlaoma&JaeEilwliyiylg/*

þ Oya'a&;&m tcsu t v u v u u r;pmapmiwo n pm;o;olrsm; t rsm; q;Bulaw&aom Oya'a&;&m jyomemrsm; twu a , b , sowi; tcsu t v u rsm;ay;ygo n/

tm&om;Oeaqmirl tzJo n t [i; tjyne , bm;azmia';&i; \ taxmu tyjzi tcsJaomOya'a&;&m tcsu t v u v u u r;pmapmi rsm; tm; t*vybmomr tm&bmom trsm; tjym;o bmomjyeqxm;ygo n/ tm&om;Oeaqmirl tzJo n t [i; tjyne , bm;azmia';&i;Ei quE , ?v ua0c? (o r [w) ywo uaomo r [wyg/ bmomjyereue?jynprsm; twu t [i; tjyne , bm;azmia';&i;r u , pm;jy tmr rcEiyg/ bmomjyevyie;p0alumi Oya'a&;&m t"yg , rsm; tm; tus;o ua&mur &Ei o n u au;Z;jy í owjyyg/ þ Oya'a&;&m tcsu t v u v u u r;pmapmiw tm; wusaom tajc tae &yrsm; twu Oya' tuay; taejzi tpm;x;&er&n& , yg/ Oya'a&;&m tuÓPrsm; twu o i \ tajc taeEi Oya'abmiuouur;em; v nlaoma&JaeEiomwiyioi o n/

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