

February, 1998

INSTRUCTIONS
for
DISCLOSURE OF NATURE AND SCOPE OF INVESTIGATIVE REPORT

WBA(FCRA) 2-606(b) (7/30/97)

NOTICE: CONSULT YOUR ATTORNEY TO BE CERTAIN THIS FORM IS APPROPRIATE FOR YOUR TRANSACTION AND TO BE CERTAIN THE LAW HAS NOT CHANGED SINCE THE DRAFTING DATE SHOWN ON THE FACE OF THE FORM.

This form complies with the Fair Credit Reporting Act ("FCRA") amendments effective September 30, 1997. **Banks should begin using the form dated August 1, 1997, by September 30, 1997.** Earlier versions of the form have been discontinued.

Use this form to disclose the nature and scope of an investigative consumer report upon written request by the consumer. This disclosure must be mailed or delivered to the consumer no later than 5 days after receiving the request from the consumer or the date the investigative report was first requested, whichever is later.

The form was also revised to include a date line and space for the name and address of the financial institution. The "very truly yours" portion of the form was replaced by a standard signature line.

This form is made available to lenders as a model form. Lenders may take the form and use it with their own letterhead.