



## DEATH MASTER FILE CERTIFICATION

**Access to the Death Master File as issued by the Social Security Administration requires an entity to have a legitimate fraud prevention interest or a legitimate business purpose pursuant to a law, governmental rule regulation, or fiduciary duty, as such business purposes are interpreted under 15 C.F.R. §1110.102(a)(1).**

The National Technical Information Service has issued the Interim Final rule for temporary certification permitting access to the Death Master File ("DMF"). Pursuant to Section 203 of the Bipartisan Budget Act of 2013 and 15 C.F.R. §1110.102, access to the DMF is restricted to only those entities that have a legitimate fraud prevention interest or a legitimate business purpose pursuant to a law, governmental rule regulation, or fiduciary duty, as such business purposes are interpreted under 15 C.F.R. §1110.102(a)(1). As many of our services contain information from the DMF and as an end-user of Certified Credit Reporting, Experian, Equifax & TransUnion data, you have an obligation to restrict your use of deceased flags or other indicia to legitimate fraud prevention or business purposes in compliance with applicable laws, rules and regulations and consistent with your applicable Fair Credit Reporting Act (15 U.S.C. §1681 et seq.) or Gramm-Leach-Bliley Act (15 U.S.C. §6801 et seq.) use. Your use of these services affirms your commitment to comply with these terms and all applicable laws.

**You acknowledge that you will not take any adverse action against any consumer without further investigation to verify the information from the deceased flags or other indicia.**

End User: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

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

Please read, sign and return to Certified Credit Reporting – Compliance no later than 1-31-2015.

1212 11<sup>th</sup> Street

Saint Cloud, FL 34769

Ph: 321-250-9714 Fx: 321-766-8441