

Background Report

Subject : **SAMPLE, JILL**
 11211 JONES PARK LANE
 LAKE FOREST MI 52630

SSN **999-99-9999**
 Date of Birth **06/2/1980**
 Gender **F**
 Race **U**

Prepared for : **Jacob Turner**
 ANDATACO HR, INC.

Account **aaa10023**
 User ID **admin**
 Phone **555-555-1212**
 Fax **555-555-3434**
 Billing Identifier
 Order Number **16101**

Component	Status	Last update
Social Security Number Verification, page 2	COMPLETE	10/04/05 01:38 PM Central
County Criminal History in ORANGE, California, page 3	COMPLETE	10/12/05 04:25 PM Central
Employment Verification with AMERICAN BUSINESS SERVICE, page 5	COMPLETE	10/05/05 04:02 PM Central
Employment Verification with BROTHERS LANDSCAPE, page 6	COMPLETE	10/13/05 02:33 PM Central
Education Verification at ASSOCIATED VALLEY COLLEGE in California, page 7	COMPLETE	10/04/05 03:18 PM Central

Notice : The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681- 1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with Accio Data and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. Accio Data maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.

The following notice is provided as required under California law:

- The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Evidence of identity theft may or may not be identified from this report.
- The recipient of this report shall give a copy of this report to the subject of the report.
- Failure to provide a copy of the report as required by law may expose you to liability as specified in Section 1786.50.

Background Report

Social Security Number Verification

SSN	999-99-9999
State	CA
Year of Issue	1979
Number Range	999-99-9999 is in a valid range.
Reported as Deceased	No
Report Status	Valid
Verified On	10-04-2005 13:38:03

Background Report

County Criminal History in ORANGE, California

Case #1

Identified By:

First Name	Jill
Last Name	Sample
DOB	06/2/1980

Case information:

Filing Date	03/05/2001
Case Letter	01NM*****

Charge #1

Disposition	Guilty	Final Charge	
Disposition Date	06/12/2001	Charge	DUI
Conviction Type	Conviction	Type	Misdemeanor

Sentencing

Type	Date	Active	Suspended	Completed
OTHER				0
Comments : 60 days jail, with credit for 6 days served; 3 years probation; 18 months license suspension; \$1,054.00 fine; \$100.00 restitution; attend alcohol program.				

Charge #2

Disposition	Guilty	Final Charge	
Disposition Date	06/12/2001	Charge	DUI with BAC
Conviction Type	Conviction	Type	Misdemeanor

Sentencing

Type	Date	Active	Suspended	Completed
OTHER				0
Comments : Sentence merged with Charge 1.				

Charge #3

Disposition	Guilty	Final Charge	
Disposition Date	06/12/2001	Charge	Suspended License
Conviction Type	Conviction	Type	Misdemeanor

Sentencing

Type	Date	Active	Suspended	Completed
OTHER				0
Comments : Sentence merged with Charge 1.				

.....end case 1.....

Background Report

Case #2

Identified By:

First Name	Jill
Last Name	Sample
DOB	06/2/1980

Case information:

Filing Date	03/10/2000
Case Letter	00HM*****

Charge #1

Disposition	Guilty	Final Charge	
Disposition Date	03/23/2000	Charge	DUI
Conviction Type	Conviction	Type	Misdemeanor

Sentencing

Type	Date	Active	Suspended	Completed
OTHER				0

Comments : 3 years probation; \$1,376.00 fine/restitution; attend alcohol program. 5/17/01 Probation violation. Defendant sentenced to 30 days jail.

Charge #2

Disposition	Guilty	Final Charge	
Disposition Date	03/23/2000	Charge	DUI with BAC
Conviction Type	Conviction	Type	Misdemeanor

Sentencing

Type	Date	Active	Suspended	Completed
OTHER				0

Comments : Sentence merged with Charge 1.

Charge #3

Disposition	Dismissed	Final Charge	
Disposition Date	03/23/2000	Charge	No License
Conviction Type	NonConviction	Type	Misdemeanor

end case 2

Background Report

Employment Verification with AMERICAN BUSINESS SERVICE

Verification Result : **Verified**

Applicant Data

SSN	999-99-9999
First Name	JILL
Middle Name	Not provided
Last Name	SAMPLE
Date of Birth	06/2/1980
Employer Name	CORT BUSINESS SERVICE
Employer Address	Not provided

Employer City	SANTA ANA
Employer State	CA
Employer Phone	555-555-1212
FCRA Purpose	002
End User ID	10000
Customer Sub	Not provided
Customer Reference	16101

Verification Details

	Information from Applicant	Information Verified
Person contacted	SAMPLE	Lori P.
Date hired	11/2003	11/2003
Date left	09/2005	09/2005
Position	LEAD PAYROLL SPECIALIST	Lead Payroll Specialist

Other Information

Description	Value
Contact Title	Payroll
Contact Telephone	555-555-1687 & 555-555-1212
Contact date	10/05/2005
Contact time	3:56pm
Reason for leaving	Verifier refused to answer, against company policy.
Eligible For Rehire	Verifier refused to answer, against company policy.
Release Information	No Release Required
Additional notes	-

Verification Activities

Description	When	Next Action Date
AAA screeners left detailed message with Beth requesting a return call. Any information received will be forwarded.	10/4/2005 2:45:43 PM	10/5/2005
AAA screeners left detailed message with Beth requesting a return call. Any information received will be forwarded.	10/5/2005 1:19:45 PM	10/5/2005
The above information was received via telephone interview with Lori P., Payroll. Lori stated that they can only verify dates and position per company policy.	10/5/2005 4:01:19 PM	-

Background Report

Employment Verification with BROTHERS LANDSCAPE

Verification Result : **Verified**

Applicant Data

SSN	999-99-9999
First Name	JILL
Middle Name	Not provided
Last Name	SAMPLE
Date of Birth	06/2/1980
Employer Name	PARKWEST LANDSCAPE
Employer Address	Not provided

Employer City	RANCHO SANTA MARGARITA
Employer State	CA
Employer Phone	949-546-8300
FCRA Purpose	002
End User ID	10000
Customer Sub	Not provided
Customer Reference	16101

Verification Details

	Information from Applicant	Information Verified
Person contacted	SAMPLE	Andrea P.
Date hired	06/2002	06/2002
Date left	02/2003	02/2003
Position	PAYROLL AD-MINISTRATOR	Payroll

Other Information

Description	Value
Contact Title	Manager
Contact Telephone	949-546-8300
Contact date	10/13/2005
Contact time	2:20pm
Reason for leaving	Verifier Refused To Answer
Eligible For Rehire	Verifier Refused To Answer-
Release Information	Signed Release Required
Additional notes	-

Verification Activities

Description	When	Next Action Date
AAA screeners left detailed message with Andrea requesting a return call. Any information received will be forwarded.	10/4/2005 2:42:16 PM	10/5/2005
AAA screeners faxed release and request at above date and time to 949-546-8388 Attn: Andrea. A follow up call will be made and any information received will be forwarded.	10/4/2005 3:06:23 PM	10/4/2005
AAA screeners contacted Sandy. Confirmed receipt of faxed inquiry ETA 48 hours. Any information received will be forwarded.	10/4/2005 3:42:32 PM	10/6/2005
AAA screeners left detailed message on voice mail requesting a return call concerning status of verification. Any information received will be forwarded.	10/7/2005 11:09:54 AM	10/7/2005
AAA screeners was unable to verify this request in the allotted time frame. Any additional information received will be forwarded. Please contact customer service at 555-555-1212 or by email at CSMail@aaascreeners.com if you have any questions.	10/7/2005 3:06:20 PM	-
The above information was received via fax from Andrea P., Manager.	10/13/2005 2:23:29 PM	-

Background Report

Education Verification at JONES VALLEY COLLEGE in California

Verification Result : **Verified**

Applicant Data

SSN	999-99-9999	School State	CA
First Name	JILL	School Postal Code	Not provided
Middle Name	Not provided	School Phone	Not provided
Last Name	SAMPLE	Graduated	YES
Date of Birth	06/2/1980	FCRA Purpose	002
School Name	IRVINE VALLEY COLLEGE	End User ID	10000
School Address	Not provided	Customer Sub	Not provided
School City	IRVINE	Customer Reference	16101
		Maiden Name or Other Names Used	Not provided

Verification Details

	Information from Applicant	Information Verified
Degree attained	AA	Associates In Arts

Other Information

Description	Value
Person contacted	David C.
Contact Title	Specialist
Contact Telephone	494-451-5100
Contact date	10/04/2005
Contact time	2:58pm
School attended from	08/1996 & 01/1999
School attended to	05/1997 & 12/2004
Graduation date	12/2003
Major studied	General Study
Release Information	No Release Required
Additional notes	-

Verification Activities

Description	When	Next Action Date
The above information was received via telephone interview with David C., Specialist.	10/4/2005 3:02:31 PM	-

Background Report

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs – to which it has provided the data – of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

Background Report

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:
CRAs, creditors and others not listed below

PLEASE CONTACT:
Federal Trade Commission
Consumer Response Center - FCRA
Washington, DC 20580
1-877-382-4367 (Toll-Free)

National banks, federal branches/agencies of foreign banks
(word "National" or initials "N.A." appear in or after bank's name)

Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, DC 20219
800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Federal Reserve Board
Division of Consumer & Community Affairs
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)

Office of Thrift Supervision
Consumer Programs
Washington, DC 20552
800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
703-518-6360

State-chartered banks that are not members of the Federal Reserve System

Federal Deposit Insurance Corporation
Division of Compliance & Consumer Affairs
Washington, DC 20429
800-934-FDIC

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Department of Transportation
Office of Financial Management
Washington, DC 20590
202-366-1306

Activities subject to the Packers and Stockyards Act, 1921

Department of Agriculture
Office of Deputy Administrator - GIPSA
Washington, DC 20250
202-720-7051