

Background Report

Subject : **JONES, MARTHA**
7500 40TH AVENUE WEST #1211
LASTRANGE FL 34209

SSN **999-99-9999**
Date of Birth **06/03/1964**
Gender **F**
Race **U**

Prepared for : **Angelina Jones**
AAA HR RESOURCES, INC.

Account **aaa10000**
User ID **admin**
Phone **555-555-1212**
Fax **555-555-3434**
Billing Identifier
Order Number **10011**

Component	Status	Last update
Social Security Number Verification, page 2	COMPLETE	11/09/05 09:59 AM Central
Statewide Criminal History in Florida, page 3	COMPLETE	11/11/05 09:09 AM Central
Employment Verification with AMERICA ONLINE, page 4	COMPLETE	11/09/05 10:02 AM Central
Employment Verification with MPAS, page 5	COMPLETE	11/11/05 11:32 AM Central
Education Verification at UNIVERSITY OF KENTUCKY in Kentucky, page 6	COMPLETE	11/09/05 01:45 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.

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Social Security Number Verification

SSN	999-99-9999
State	KY
Year of Issue	1975
Number Range	999-99-9999 is in a valid range.
Reported as Deceased	No
Report Status	Valid
Verified On	11-09-2005 09:55:43

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Statewide Criminal History in Florida

No Record Found

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Employment Verification with AMERICA ONLINE

Verification Result : **Verified With Discrepancy**

Applicant Data

SSN	999-99-9999	Employer City	JACKSONVILLE
First Name	MARTHA	Employer State	FL
Middle Name	Not provided	Employer Phone	555-555-1212
Last Name	JONES	FCRA Purpose	002
Date of Birth	06/03/1964	End User ID	10000
Employer Name	AMERICA ONLINE	Customer Sub	Not provided
Employer Address	Not provided	Customer Reference	10011

Verification Details

	Information from Applicant	Information Verified
Person contacted	JONES	The Work Number
Date hired	04/2003	04/2003
Date left	07/2005	06/2005
Position	CUSTOMER CARE CONSUL-TANT	CCC - SAVE REP

Other Information

Description	Value
Contact Title	N/A
Contact Telephone	N/A
Contact date	11/09/2005
Contact time	09:56 AM
Reason for leaving	-
Eligible For Rehire	-
Release Information	-
Additional notes	The Work Number reference number: 1112233334455

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Employment Verification with MPAS

Verification Result : **Not Verified**

Applicant Data

SSN	999-99-9999	Employer City	LASTRANGE
First Name	MARTHA	Employer State	FL
Middle Name	Not provided	Employer Phone	555-555-1212
Last Name	JONES	FCRA Purpose	002
Date of Birth	06/03/1964	End User ID	10000
Employer Name	MPAS	Customer Sub	Not provided
Employer Address	Not provided	Customer Reference	10011

Verification Details

	Information from Applicant	Information Verified
Person contacted	JONES	-
Date hired	03/1998	-
Date left	03/2003	-
Position	JUVENILE PRO-BATION OFFICER	-

Other Information

Description	Value
Contact Title	-
Contact Telephone	555-555-1212
Contact date	-
Contact time	-
Reason for leaving	-
Eligible For Rehire	-
Release Information	-
Additional notes	-

Verification Activities

Description	When	Next Action Date
AAA screeners left detailed message for Lisa at 555-555-1212.	11/9/2005 11:42:18 AM	11/10/2005
AAA screeners left detailed message for Lisa at 555-555-1212.	11/10/2005 9:02:50 AM	11/10/2005
AAA screeners left detailed message for Lisa at 555-555-1212.	11/10/2005 1:08:52 PM	11/11/2005
AAA screeners left detailed message for Lisa at 555-555-1212. AAA screeners attempted to find another individual to verify information but was unsuccessful.	11/11/2005 7:30:21 AM	11/11/2005
AAA screeners left detailed message for Lisa at 555-555-1212.	11/11/2005 11:24:30 AM	11/11/2005
AAA screeners was unable to verify this request in the allotted time frame. Any information received will be forwarded. Please contact AAA screeners Customer Service if you would like us to continue with this request.	11/11/2005 11:25:05 AM	-

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Education Verification at UNIVERSITY OF KENTUCKY in Kentucky

Verification Result : **Verified**

Applicant Data

SSN	999-99-9999	School State	KY
First Name	MARTHA	School Postal Code	Not provided
Middle Name	Not provided	School Phone	Not provided
Last Name	JONES	Graduated	YES
Date of Birth	06/03/1964	FCRA Purpose	002
School Name	UNIVERSITY OF KENTUCKY	End User ID	10000
School Address	Not provided	Customer Sub	Not provided
School City	LEXINGTON	Customer Reference	10011
		Maiden Name or Other Names Used	Not provided

Verification Details

	Information from Applicant	Information Verified
Degree attained	BA	BACHELOR OF ARTS

Other Information

Description	Value
Person contacted	National Student Clearinghouse
Contact Title	Not Available
Contact Telephone	Not Available
Contact date	11/09/2005
Contact time	09:58 AM
School attended from	Not Provided
School attended to	Not Provided
Graduation date	12/15/1995
Major studied	PSYCHOLOGY
Release Information	-
Additional notes	Submitted to Research

Verification Activities

Description	When	Next Action Date
The above information was received via National Student Clearinghouse. Degree Verify Trans. #004062071	11/9/2005 1:43:05 PM	-

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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.

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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