

FCRA Consumer Rights attached



Updated Report

Order No: 1778999
 TO: **Sara K. Smith**
ABC CORPORATION
 1244 University Avenue SE
 Stamford, CT 06901

Phone: (203) 555.5550 Ext.
 FAX: (203) 555.5551
 E-mail: sara.smith@abccorp.com

06-2-22995 CI:123456

BACKGROUND INVESTIGATION REPORT

PR-06/09/06

Applicant: **JONES, JENNIFER MARIE**
 123 Anderson Lakes Parkway
 Orlando, FL 32801

Date Entered: 06/06/2006**Page:** 1

Aka : **WILSON, JENNIFER MARIE**
SS No: XXX-XX-1234
COST CENTER: **47890**
DEPT CODE: **289**

Investigation Summary

Verification Type Information Source	----- Verification Status -----					Outstanding Performance	Concern Discrepancy
	Info Req'd	Complete	Closed	N/A	Pending		
Academic							
BOSTON UNIVERSITY		[X]	[]	[]	[]	[]	[]
Employment							
JWC TECHNOLOGIES		[X]	[]	[]	[]	[]	[X]
DIGITAL SECURITY SYSTEMS		[X]	[]	[]	[]	[]	[]
DEUTSCHE MESSE AG		[X]	[]	[]	[]	[]	[]
County Criminal							
FLORIDA/ORANGE		[X]	[]	[]	[]	[]	[]
ILLINOIS/CHICAGO		[X]	[]	[]	[]	[]	[X]
GERMANY/HANNOVER		[X]	[]	[X]	[]	[]	[]
Federal Criminal							
FLORIDA/MIDDLE DISTRICT		[]	[]	[]	[X]	[]	[]
ILLINOIS/NORTHERN DISTRICT		[X]	[]	[]	[]	[]	[]
Driving Record							
FLORIDA		[X]	[]	[]	[]	[]	[X]
Global Watch Alert							
GLOBAL WATCH ALERT		[X]	[]	[]	[]	[]	[X]
WorldScan							
INTERNATIONAL DATA SOURCES		[X]	[]	[]	[]	[]	[]
National Criminal Record Locator							
DATABASES		[X]	[]	[]	[]	[]	[]
SSN Trace							
CSC/EQUIFAX		[X]	[]	[]	[]	[]	[]
Drug Screen							
SUBSTANCE ABUSE SERVICES		[X]	[]	[]	[]	[]	[]

The information in the above report may have been obtained from third-party sources that maintain this information. If this report includes criminal record searches, please note that some minor charges may have been processed in a lower court that has no central reporting location. These types of charges, therefore, may not be included herein. Though Verifications, Inc. (VI) has made every effort to provide accurate information, the accuracy and/or completeness of the information provided cannot be guaranteed. By engaging VI, you release VI, and all of its officers, agents, and employees from all liability for any negligence associated with providing the enclosed information.

Applicant: **JONES, JENNIFER MARIE**

Date Entered: 06/06/06

Academic

PR-06/09/06

Source: **BOSTON UNIVERSITY**
 881 Commonwealth, Suite 200
 Tyngsboro, MA 02215

Complete

	<u>Reported Information</u>	<u>Verified Information</u>
<i>Did applicant graduate?</i>	Yes	Yes
<i>If YES, date of graduation:</i>	Not Listed	May 12, 1990
- <i>Degree:</i>	Master's	Master of Business Admin
- <i>Major:</i>	Marketing/Finance	Marketing
- <i>Minor:</i>		
- <i>Honors and/or GPA:</i>		
<i>If NO, dates of attendance (from - to):</i>		
- <i>Program of study/major:</i>		
- <i>Credits earned:</i>		
- <i>Status:</i>		
<i>Comments:</i>	<p>This verification will only be completed in written form. A request was submitted online 06/06/06. Follow up will continue.</p> <p>----- Follow up Request Sent 06/07/06 -----</p> <p>----- 06/08/06 Verification Completed -----</p> <p>This information was verified by an automated verification system used by the school on 06/08/06. No further information was provided.</p>	

Employment

PR-06/09/06

Source: **JWC TECHNOLOGIES**
 456 Michigan Avenue
 Orlando, FL 32802

Complete

	<u>Reported Information</u>	<u>Verified Information</u>
<i>Was applicant ever employed by you?</i>	Yes	Yes
<i>Dates of employment (from - to):</i>	10/2002 to 12/2005	10/10/02 to 11/30/05
<i>Title:</i>	Marketing Director	Marketing Manager
<i>Earnings:</i>	\$85,000/yr.	\$75,000/yr.
<i>Reason employment ended:</i>	Downsized	Laid off
<i>Is applicant eligible for rehire?</i>	Yes	
<i>Employment Comments:</i>	<p>Information has been requested from the Human Resource Department by voice mail. Follow up calls will continue.</p> <p>----- Follow up Message Left on Voice Mail 06/07/06 -----</p> <p>----- Follow up Message Left on Voice Mail 06/08/06 -----</p> <p>----- 02/09/06 Verification Completed -----</p> <p>Per company policy, no further information can be provided. Please note this verification is considered a concern/discrepancy due to the difference in earnings and title.</p>	

Applicant: **JONES, JENNIFER MARIE**

Date Entered: 06/06/06

Employment

PR-06/09/06

Source: **DIGITAL SECURITY SYSTEMS**
 123 Charles Avenue
 Chicago, IL 60630

Complete

Was applicant ever employed by you?

Dates of employment (from - to):

Title:

Earnings:

Reason employment ended:

Is applicant eligible for rehire?

Employment Comments:

Reported Information

Yes
 10/00 to 06/02
 Marketing Manager
 \$66,000/yr.
 Voluntary

Verified Information

Yes
 10/00 to 06/02
 Marketing Manager
 \$62,000/yr.
 Voluntary
 Yes

This verification will be completed only in written form. A request was faxed on 06/06/06 to the Human Resource Department. Follow up will continue.

----- Follow up phone call 06/07/06 -----

----- Follow up fax sent 06/08/06 -----

----- 06/09/06 Verification Completed -----

Contact stated applicant, "... was dependable and an innovative thinker; a good team player."

Employment

PR-06/14/06

Source: **Deutsche Messe AG**
 Messegelände
 D-30521 Hannover
 Germany

Complete

Was applicant ever employed by you?

Dates of employment (from - to):

Title:

Earnings:

Reason employment ended:

Is applicant eligible for rehire?

Employment Comments:

Reported Information

Yes
 1997 to 02/02
 Marketing Coordinator
 None given
 Return to US

Verified Information

Yes
 09/97 to 02/02
 Marketing Coordinator
 Relocation

This verification will be completed only in written form. A request was faxed on 06/06/06. Follow up will continue.

----- Follow up phone call 06/07/06 -----

----- Follow up fax sent 06/08/06 -----

----- Follow up fax sent 06/12/06 -----

----- 06/14/06 Verification Completed -----

Contact wrote applicant, "... was good at solving problems; good managing many details and organisation elements." No further information was provided.

Applicant: **JONES, JENNIFER MARIE**

Date Entered: 06/06/06

County Criminal

PR-06/09/06

Source: **FLORIDA/ORANGE****Complete**

Review Dates Starting: 1999

Ending: 2006

Criminal Search Results:

A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 06/06/06 and will be forwarded upon receipt.

----- 06/08/06 Verification Completed -----

No felony convictions or outstanding warrants were found in the above county from 1999 to 06/08/06 using all names provided and developed. A felony and misdemeanor search was conducted at the highest court in this jurisdiction. Please note that not all lower court misdemeanor cases are available at the highest court.

The starting and ending dates shown above refer to the minimum number of years searched. Actual years searched may be greater and is dependent upon record availability in this repository using standard search methods. Information reported includes available records for the maximum period allowed under applicable law.

County Criminal

PR-06/12/06

Source: **ILLINOIS/COOK****Complete**

Review Dates Starting: 1999

Ending: 2006

Criminal Search Results:

A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 06/06/06 and will be forwarded upon receipt.

----- Late Search Inquiry 06/09/06 -----

----- 06/12/06 Verification Completed -----

****NOTE:** The following case is located at county under Jennifer Marie Wilson and matching year of birth.

Case number: #CR0009992001

08/09/01 Criminal conspiracy; receiving stolen property (Felony)

02/08/02 Guilty

Sentence: Jail (duration not provided), probation (duration not provided) and \$8,965.40 restitution/fine/costs.

The starting and ending dates shown above refer to the minimum number of years searched. Actual years searched may be greater and is dependent upon record availability in this repository using standard search methods. Information reported includes available records for the maximum period allowed under applicable law.

Applicant: **JONES, JENNIFER MARIE**

Date Entered: 06/06/06

International Criminal

PR-06/12/06

Source: **GERMANY****Non-Accessible**

Review Dates Starting: 1999

Ending: 2006

Criminal Search Results:

Per the Offentlichkeitsarbeit, rechtliche Grundsatzfragen, Internationaler Datenverkehr, criminal information is classified as private data and is not accessible as public information. A WorldScan check has been conducted as an alternative and is provided later in this report.

Federal Criminal

PR-06/09/06

Source: **FLORIDA/MIDDLE DISTRICT****Pending**

Review Dates Starting: 1999

Ending: 2006

Criminal Search Results:

----- 06/09/06 Verification Update -----
 Due to a computer system failure in this Federal District, criminal records are not currently available. Follow-up will continue and information will be forwarded upon receipt.
 ----- Late Search Inquiry 06/12/06 -----
 ----- Late Search Inquiry 06/13/06 -----

Federal Criminal

PR-06/09/06

Source: **ILLINOIS/NORTHERN FEDERAL****Complete**

Review Dates Starting: 1999

Ending: 2006

Criminal Search Results:

----- 06/07/06 Verification Completed -----
 No federal criminal convictions or outstanding warrants were found in the above district from 1999 to 06/07/06, using all names provided and developed.

Driving Record

PR-06/09/06

Source: **FLORIDA****Complete**

Drivers License No.:

Reported Information

L-225-522-525-555

Status:

Class:

Expiration Date:

Comments:

Verified Information

L-225-522-525-555

VALID

C

09/15/08

----- 06/06/06 Verification Updated -----
 This verification was submitted electronically on 02/06/06. Information will be forwarded upon receipt.

----- 06/07/06 Verification Completed -----
 12/05/04 – Speeding; 18 miles over limit
 03/10/05 – Accident; following too closely

Page 6 of 7

Applicant: **JONES, JENNIFER MARIE**

Date Entered: 06/06/06

SSN Trace

PR-06/09/06

Source: **CSC/EQUIFAX****Complete**

Results:

SOCIAL SECURITY NUMBER TRACE ON XXX-XX-1234.

NAME

ADDRESS/ADDRESS REPORTED DATE

1. JONES, JENNIFER MARIE
 123 Anderson Lakes Parkway, Chicago, IL 60061 02/05/04
 456 Salem Court, #1, Winston, NJ 10/10/02
2. WILSON, JENNIFER MARIE
 789 Harrison Street, Winston, NJ 10/30/00
 123 Clemson Court, Chicago, IL 09/08/99

SSN ISSUED 1975-1976; IL

If criminal checks have been requested, the applicable addresses and other names, as well as those on the application, have been used to determine jurisdictions unless otherwise requested by the client.

Global Watch Alert

PR-06/09/06

Source: **GLOBAL WATCH ALERT****Complete****Reported Information****Verified Information***Is there a possible match?**Comments:*

Yes

----- 06/07/06 Verification Completed -----

A search has been conducted of multiple United States and European Union watch lists using all names provided and developed. A possible match has been identified. Because identifiers in watch lists are limited, other research and/or applicant information may be required for a final determination. The name and address (if available) upon which the possible match was made follows, along with source list and any other information provided.

Name: JM JONES*Address:* Chicago, IL 60061*Denial Type:* Specially Designated Narcotics Trafficker (SDNT)*Federal Register Citation:* Volume=62; Page 10023*Expiration Date:* 2078-12-31 (12/31/2018)

Applicant: **JONES, JENNIFER MARIE**

Date Entered: 06/06/06

WorldScan

PR-06/09/06

Source: **International Data Sources****Complete**

----- 06/08/06 Verification Completed -----

A search has been conducted of over 110 US and international Restricted Parties databases, terrorism watch lists, Global Regulatory Authorities Check, Compliance Check, regional and country specific Financial Crime Investigative Databases, Politically Exposed Persons Databases, Money Laundering, Corporate Scandals, Terrorist Financing Database Search, and Fraud and Corruption lists using JENNIFER MARIE JONES. No matching information was located.

National Criminal Record Locator

PR-06/09/06

Source: **Various Databases****Complete**

----- 06/06/06 Verification Updated -----

On 06/06/06 it was determined that criminal information is not accessible without a date of birth; if supplied, the verification will be reprocessed.

----- 06/08/06 Verification Updated -----

New or additional information has been added to the original application requiring this verification to be reprocessed.

----- 06/08/06 Verification Completed -----

No criminal case with activity in the previous seven years has been found using all names provided and developed in conjunction with the date of birth provided.

PLEASE NOTE: This search included over 200 million records, but does not represent all records nationwide or the current status of all records. Therefore, an employment decision should not be made based on this information without a search at the jurisdictional level and/or supplemental searches. For a listing of information sources used in this search, please go to: www.verificationsinc.com/ncrl

Drug Test

PR-06/09/06

Source: **Substance Abuse Services****Reported Information**

Result:
Industry:
Test Reason:
Test Type:

Complete
Verified Information
 Negative
 NON-DOT
 Pre-Employment
 Urine

----- 06/09/2006 Verification Completed -----
Specimen was collected on 06/07/2006.

End of Report

A Summary of Your Rights Under the Fair Credit Reporting Act
(As Provided by the Federal Trade Commission – 11/19/04)

Page 1 of 2

Para información en Español, visite www.ftc.gov/credit. O escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records and rental history records.) Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses information from a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - A person has taken adverse action against you because of information in your credit report;
 - You are the victim of identity theft and place a fraud alert in your file;
 - Your file contains inaccurate information as a results of fraud;
 - You are on public assistance
 - You are unemployed but expect to apply for employment within 60 days.In addition, by September 2005, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old or bankruptcies that are more than 10 years old.
- **Access to your files is limited.** A consumer reporting agency may provide information about you only to people with a valid need—usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit “prescreened” offers of credit and insurance** you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel** have additional rights. For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consume reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, MO 64108-2638 1-877-275-3342
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

END