



CONFIDENTIAL  
BACKGROUND INVESTIGATION REPORT  
PREPARED FOR  
TECH VALLEY MEDICAL CENTER

FULL DUE DILIGENCE REPORT FOR  
\_\_\_\_\_  
DUE DILIGENCE  
\_\_\_\_\_

PREPARED BY  
COMMERCIAL INVESTIGATIONS LLC  
DECEMBER 2010



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## SCOPE OF BACKGROUND INVESTIGATION

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Commercial Investigations LLC (CI) was retained by Tech Valley Medical Center to conduct a full due diligence background investigation on Due Diligence, the “subject”. In connection with this assignment, CI was provided with information from the client and has reviewed and assembled information in the following five categories:

- **Biographical Overview.** CI examined the biographical claims of the subject to verify or refute them to the extent possible. This review included verifying education claims, employment claims, political contributions and patents or trademarks held. CI also confirmed the individual’s social security number and residential addresses for the recent past.
- **Professional Affiliations and Licenses.** CI reviewed and verified any professional licenses held and sought to confirm any industry association memberships claimed or discovered.
- **Legal Review: Criminal and Civil History.** CI searched to discover any criminal or civil litigation in county, state and federal courts in which the subject was a party. CI also reviewed driving records to the extent possible. In addition, CI conducted an extensive regulatory review by searching multiple government agencies’ databases such as the SEC, DOJ, FTC, GSA and many others.
- **Financial Profile.** CI reviewed the credit profile of the subject and searched for any bankruptcy, judgment or lien filings. In addition, to the extent possible, CI reviewed the individual’s real estate and asset holdings as recorded by government records.
- **Open Source Intelligence.** CI researched various print and electronic media sources for references to the subject. Sources utilized included Internet sources, online databases, periodicals, trade and association journals and other wire services.

## INVESTIGATION HIGHLIGHTS

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A search in CI's investigative database confirmed the subject has used one or more aliases in the past 10 years.

### Education Verification

CI verified the degree provided by the subject is a fraudulent degree purchased from a documented diploma mill. CI contacted Purdue University and confirmed there is no record the subject graduated from the program offered by the school. In addition, CI was able to locate and document the vendor where the fraudulent degree was purchased from.

### Multistate Criminal Records Database

A search of CI's multistate criminal database revealed two records for the subject. The database searched is a powerful multi-jurisdictional resource for state and county criminal record information which also includes registered sex offender information.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

#### OFFENSE RECORD 1

Offender Name: Bad Diligence

Case Number: 2000-CR-1006666

Case Type: Misdemeanor

Offense Description: IC 35-48-4-8.5 RECKLESS DEALING IN  
PARAPHERNALIA - CLASS B MISDEMEANOR

Offense Date: 05/29/2000

Disposition: PLED GUILTY, SENTENCED TO \$500 FINE AND 3 YEARS  
PROBATION

Disposition Date: 06/12/2000

Sentence Date: 06/12/2000

Arrest Date: 05/29/2000

Source: Crawford IN, Carefree City Court

**OFFENSE RECORD 2**

Offender Name: Bad Diligence

Case Number: 2004-67806

Case Type: Misdemeanor

Charged Offense Description: PL 220.03 00 AM 7TH DEGREE -  
CRIMINAL POSSESSION OF A CONTROLLED SUBSTANCE - CLASS A  
MISDEMEANORDisposition: PLED GUILTY, SENTENCED TO IMPRISONMENT 60  
DAYS, LICENSE SUSPENDED 6 MONTHS

Disposition Date: 09/21/2005

Sentence Date: 09/21/2005

Arrest Date: 09/05/2005

Source: Albany NY, Albany City Court

File Date 09/05/2005

County Court Criminal Records

Inquiries at the Carefree IN County Court and Rensselaer NY County Court (the courts that correspond to the subject's counties of residency for the past 10 years) revealed two criminal records for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

**OFFENSE RECORD 1**

Offender Name: Bad Diligence

Case Number: 2000-CR-1006666

Case Type: Misdemeanor

Offense Description: IC 35-48-4-8.5 RECKLESS DEALING IN  
PARAPHERNALIA - CLASS B MISDEMEANOR

Offense Date: 05/29/2000

Disposition: PLED GUILTY, SENTENCED TO \$500 FINE AND 3 YEARS  
PROBATION

Disposition Date: 06/12/2000

Sentence Date: 06/12/2000

Arrest Date: 05/29/2000

Source: Crawford IN, Carefree City Court

**OFFENSE RECORD 2**

Offender Name: Bad Diligence

Case Number: 2004-67806

Case Type: Misdemeanor

Charged Offense Description: PL 220.03 00 AM 7TH DEGREE -  
CRIMINAL POSSESSION OF A CONTROLLED SUBSTANCE - CLASS A  
MISDEMEANORDisposition: PLED GUILTY, SENTENCED TO IMPRISONMENT 60  
DAYS, LICENSE SUSPENDED 6 MONTHS

Disposition Date: 09/21/2005

Sentence Date: 09/21/2005

Arrest Date: 09/05/2005

Source: Albany NY, Albany City Court

File Date 09/05/2005

Sex Offender Registry Search

An inquiry into the Indiana and New York (the states that corresponds to the subject's residency in the past 10 years) Sex Offender Registries revealed the subject as being a registered sex offender.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

Offender Detail:

BAD DILIGENCE

County: ORANGE, IN

Address(es):

Home - BAD DILIGENCE

1 W DECEPTION ST

FRENCH LICK, INDIANA 47432

County: ORANGE

Age: 39 Sex: Male

Race: White Complexion: Medium

Height: 6' 01" Weight: 180 lbs

Eye Color: Brown Hair: Blond or Strawberry

Build: Scrawny

Charges:  
[35-42-4-8] SEXUAL BATTERY  
Cause: 38B13-0412AXD2  
Sentence: 4 years, 2 suspended  
Conviction County: ORANGE  
Conviction State: INDIANA  
Conviction Date: 05/01/2000

NOTE: THE SUBJECT IS AN ACTIVE STATUS SEX OFFENDER.  
NOTE: THE SUBJECT NEXT REGISTRATION DATE IS 01/08/2012.  
NOTE: THE SUBJECT IS REQUIRED TO REGISTER UNTIL 06/06/2016.

#### Driver's License Inquiry

A New York State Department of Motor Vehicle search of driver's license history revealed the following information for subject:

Request process complete, MVR found.

NAME ON LICENSE: DILIGENCE, DUE  
LICENSE CLASS: D  
LICENSE STATUS: REVOKED

LICENSE NUMBER: 123456789

#### DRIVING RECORD HISTORY

SUSP 06/26/2006 FLD ANSWER SUMMONS

- County: RENSSELAER COUNTY
- Event Type: SUSPENSION
- Order Number: T143999

INFO 02/15/2006 REVOKED PROB LIC

- Event Type: REVOCATION
- Order Number: A06022300

SUSP 05/09/2006 FLD PAY DRIV ASSESS

- Event Type: SUSPENSION
- Order Number: A060409D000

SUSP 02/17/2006 FLD ANSWER SUMMONS

- City: ADMINISTRATIVE ADJUDICATION
- County: BRONX COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW PAID
- Order Number: J161780

- Reinstatement Date: 02/22/2006
- SUSP 09/05/2005 OP M - CRIMINAL POSSESSION OF A CONTROLLED SUBSTANCE
- ACD: XXX
- City: TOWN OF BETHLEHEM
- Commercial Vehicle: UNKNOWN
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Hazardous Materials: UNKNOWN

- SUSP 12/07/2002 FLD ANSWER SUMMONS
- City: TOWN OF BETHLEHEM
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW ANSWERED
- Order Number: T697297
- Reinstatement Date: 02/11/2004

- VIOL 01/19/2005 02/22/2006 NO CHILD RESTR DEV 3.0
- ACD: F02
- City: ADMINISTRATIVE ADJUDICATION
- Commercial Vehicle: UNKNOWN
- County: BRONX COUNTY
- Event Type: VIOLATION
- Hazardous Materials: UNKNOWN
- Penalty: FINE- \$80

- VIOL 10/12/2002 DISOBEYED TRAF DEV 2.0
- ACD: M14
- City: CITY OF ALBANY
- Commercial Vehicle: UNKNOWN
- County: ALBANY COUNTY
- Event Type: VIOLATION
- Hazardous Materials: UNKNOWN

- VIOL 01/15/2002 OP MV - MOBILE PHONE
- ACD: XXX
- City: TOWN OF BETHLEHEM
- Commercial Vehicle: UNKNOWN
- County: ALBANY COUNTY
- Event Type: VIOLATION
- Hazardous Materials: UNKNOWN

## SUSP 11/27/2001 FLD ANSWER SUMMONS

- City: CITY OF ALBANY
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW ANSWERED
- Order Number: T700761
- Reinstatement Date: 02/09/2004

## SUSP 11/16/2001 FAILURE TO PAY FINE

- City: CITY OF ALBANY
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW ANSWERED
- Order Number: Z697526
- Reinstatement Date: 03/08/2004

\*\*\*END OF RECORD\*\*\*

Credit Report

The subject's credit report revealed numerous delinquent accounts. A complete copy of the subject's credit report is included as an appendix to this report.

## Credit Infile

Prepared For: Commercial Investigations LLC

Sources: XPN

Ordered: 09/05/2010

Completed: 09/05/2010

Reference No: FULL DUE DILIGENCE

Report No: 28735418

Requested By: COMMERCIAL INVESTIGATIONS LLC

## APPLICANT

Name Phone Social Security Age/DOB Dependents Address

DILIGENCE, DUE \*\*\*-\*\*-6666 01/01/1971 100 DECEPTION AVENUE TROY ,  
NY 12180

## SCORES

Risk Assessment Codes

DUE DILIGENCE XPN-01

531 EXPERIAN/FAIR, ISAAC RISK MODEL

## CREDIT HISTORY

ECOA Creditor Name Account Number Type Date Reported Date Opened

Last Activity Hi Credit Term Mo Balance Term Amount Past Due Amount

Historical MOP

Mo 30 60 90

XPN-01

1 COLLECTION PORTFOLIO SERV INS 08/07 12/06 \$189 \$189 \$189 9  
11223344 1

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: SPRINT PCS

RECENT DELINQUENCY DATE(S): 08/07 ; 02/07

XPN-01

1 NCO-MARLIN INS 08/07 07/03 \$230 \$230 \$230 9  
12341234 1

MAXIMUM DELINQUENCY DATE : 08/03

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: NEXTEL COMMUNICATIONS INC

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 NCO FIN/22 INS 08/07 12/06 \$84 \$111 \$111 9  
13571357 1

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: NCO/ASGNE OF AT T CORP

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 NCO FIN/99 INS 08/07 08/05 \$585 \$585 \$585 9  
669669669 1

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: NIAGARA MOHAWK

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 DEBT RECOVERY SOLUTION INS 08/07 02/06 \$188 \$188 \$188 9

123456789012 1

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: SPRINT PCS

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 ESCALLATE LLC INS 07/07 05/07 \$396 \$396 \$396 9

31573157 1

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

RECENT DELINQUENCY DATE(S): 07/07

XPN-01

1 OVERTON RUSSELL DOERR INS 06/02 06/03 \$988 \$988 \$988 9

40804080 UNK

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

RECENT DELINQUENCY DATE(S): 06/02

XPN-01

1 CBC/CROSSING POINTE REV 10/04 08/03 \$179 14

HIGH CREDIT IS CHARGE OFF AMOUNT

ACCOUNT TRANSFERRED TO ANOTHER OFFICE.

PAYMENT HISTORY : 04/2004-150; 03/2004-120; 02/2004-90; 01/2004-60;  
12/2003-

30;

RECENT DELINQUENCY DATE(S): 06/04 ; 05/04

ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE

ACCOUNT CLOSED DUE TO TRANSFER

**PUBLIC RECORDS**

Reporting Bureau certifies compliance with contractual requirements governing check of public records with these results.

NONE FOUND.

**INQUIRIES WITHIN LAST 90 DAYS**

Date Name Code IC

NONE FOUND.

**RESIDENCE**

Type

Ownership App/CoApp Address Since

To

**PRESENT**

Rent APPLICANT 666 CATHERINE SWEENEY APTS 112  
TROY , NY 12180

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT) 11/04 01/06

**PREVIOUS**

Rent APPLICANT GRISWOLD HEIGHTS  
TROY , NY 12180

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT) 08/03 08/03

**PREVIOUS**

Rent APPLICANT 333 GRISWOLD HTS  
TROY , NY 12180

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT) 12/01 10/03

**EMPLOYMENT**

Employer Position Income From

VerDate TO

VerBy

SELF EMPLOYED

XPN-01 Unknown 05/01

05/18/2001

**IDENTIFICATION**

XPN-01

Name: DUE DILIGENCE, , DOB: 01/01/1972

0084 SSN MATCHES

**REPORT FOOTER****EQUIFAX**

P.O. BOX 740241

ATLANTA, GA 30374

(800)685-1111

**TRANS UNION**

2 BALDWIN PL.

P.O. BOX 1000

CHESTER, PA 19022

(800)888-4213

**EXPERIAN**

P.O. BOX 2002

ALLEN, TX 75013

(888)397-3742

END OF REPORT

**INVESTIGATION DETAILS****SECTION I: BIOGRAPHICAL OVERVIEW****SOCIAL SECURITY NUMBER AND ADDRESS VERIFICATION**

A search of the subject's Social Security Number in our investigative database revealed that the number is a valid Social Security Number that was issued in Wisconsin in 1980. The search confirms the subject's date of birth as 01/01/1971. The search confirmed that the Social Security Number is related to the subject by First Name, Last Name and Middle Initial. The search in CI's investigative database also confirmed the subject has used one or more aliases in the past 10 years. It revealed addresses for the subject as follows for each of the given Time frames:

Name Associated: DUE DILIGENCE  
Address Listed: 100 DECEPTION AVE  
TROY, NY 12180  
County of Address: RENSSELAER COUNTY  
Phone Number Listed: 518-555-1212  
Time frame reported for this address: 09/2001 – 06/2010

Name Associated: BAD DILIGENCE  
Address Listed: 100 DECEPTION AVE  
TROY, NY 12180  
County of Address: RENSSELAER COUNTY  
Phone Number Listed: 518-555-1212  
Time frame reported for this address: 09/2001 – 06/2010

Name Associated: DUE DILIGENCE  
Address Listed: 1 ONMYOWN STREET  
CAREFREE, IN 47137  
County of Address: CRAWFORD COUNTY  
Phone Number Listed: UNKNOWN  
Time frame reported for this address: 08/1998 – 02/2001

Name Associated: D DILIGENCE  
Address Listed: 1 ONMYOWN STREET  
CAREFREE, IN 47137  
County of Address: CRAWFORD COUNTY  
Phone Number Listed: 518-555-1212  
Time frame reported for this address: 08/1998 – 02/2001

Name Associated: BAD DILIGENCE  
Address Listed: 1 ONMYOWN STREET  
CAREFREE, IN 47137  
County of Address: CRAWFORD COUNTY  
Phone Number Listed: 518-555-1212  
Time frame reported for this address: 08/1998 – 02/2001

Name Associated: DUE DILIGENCE

Address Listed: 999 PARENTS HOUSE ROW  
CAREFREE, IN 47137  
County of Address: CRAWFORD COUNTY  
Phone Number Listed: 518-555-1212  
Time frame reported for this address: 02/1989 – 05/1995

Name Associated: BAD DILIGENCE  
Address Listed: 999 PARENTS HOUSE ROW  
CAREFREE, IN 47137  
County of Address: CRAWFORD COUNTY  
Phone Number Listed: 518-555-1212  
Time frame reported for this address: 02/1989 – 05/1995

CI's Social Security Number and Address Verification inquiry provides up-to-date information on subjects past addresses and movement patterns based on name and social security number (SSN). In addition to verifying and returning information on a SSN, it provides a report with the following: full name and/or alternate names used by an applicant, dates at listed addresses, age/date of birth, and available phone information. It is an investigative starting point that provides a more complete background search when combined with additional investigation services.

## EDUCATION VERIFICATION

CI verified the degree provided by the subject is a fraudulent degree purchased from a documented diploma mill. CI contacted Purdue University and confirmed there is no record the subject graduated from the program offered by the school. In addition, CI was able to locate and document the vendor where the fraudulent degree was purchased from.

## EMPLOYMENT VERIFICATION

CI was able to develop the following employment history for the subject.

CI confirmed the subject was employed as a Medical Billing Project Manager at Quick Fix Hospital. The subject was employed from 2002 – 2006.

CI also confirmed the subject was employed as vending staff at Red Flags Amusement Park. The subject was employed from May 1<sup>st</sup>, 2001 through August 29<sup>th</sup>, 2002.

CI further confirmed the subject was employed as General Laborer at AMD. The subject was employed from September 25<sup>th</sup>, 2001 through January 12<sup>th</sup>, 2002.

Lastly, CI confirmed the subject was employed as an Associate Employee from June 24<sup>th</sup>, 1998 through January 27<sup>th</sup>, 2000 with Employment Gap.

## POLITICAL CONTRIBUTIONS

A search of the Federal Elections Commission's Political Contributions database and other private political contributions databases revealed no contributions by the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The Federal Election Commission Disclosure Data Search searches for contributions made by individuals using contributor name, city, state, zip code, principal place of business, date, and amount.

## SECTION II: PROFESSIONAL AFFILIATIONS AND LICENSES

### PROFESSIONAL LICENSES VERIFICATION

CI searched professional license databases in Indiana and New York (the states that correspond to the subject's residency for the past 10 years) and found no results for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's Professional License Verification identifies and confirms any officially sanctioned licensed held by the subject. The inquiry also identifies any disciplinary actions noted by the corresponding sanctioning body.

## PATENT AND TRADEMARKS INQUIRIES

CI searched the US Patent and Trademark Office patents database, patent applications database and trademarks database and found no results for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

### Patent Full-Text Database Contents

The USPTO's text-searchable patent database begins with patents granted since 1976. Patents issued from 1790 through 1975 are searchable only by patent number, issue date, and current US classifications. Neither assignment changes nor address changes recorded at the USPTO are reflected in the patent full-text or the patent full-page images.

### Patent Application Full-Text Database Contents

The database consists of the full text of US published applications (including new utility and plant). The full text of a published application includes all bibliographic data, such as the inventor's name, the published application's title, and the assignee's name, as well as the abstract, the full description of the invention, and the claims. This lists all the documents or published applications currently included in the US Pre-Grant Publication Full-Text database, divided by type and year.

### Trademark Full-Text Database Contents

Trademark Electronic Search System (TESS) contains more than 4 million pending, registered and dead federal trademarks.

## SECRETARY OF STATE FILINGS

CI searched the Secretary of State Filings in Indiana and New York (the states that correspond to the subject's residency for the past 10 years) on the subject's name. This search resulted in no filings related to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's Secretary of State Filings inquiry is conducted for all jurisdictions the subject resided in the past ten years and identifies the subject as being a principal/stakeholder in any licensed business register with the respective state.

**SECTION III:           LEGAL REVIEW: CRIMINAL AND CIVIL HISTORY; REGULATORY  
AND GOVERNMENT AGENCIES**

**CRIMINAL RECORD INQUIRIES**

Multistate Criminal Records Database

A search of CI's multistate criminal database revealed two records for the subject. The database searched is a powerful multi-jurisdictional resource for state and county criminal record information which also includes registered sex offender information.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

OFFENSE RECORD 1

Offender Name: Bad Diligence

Case Number: 2000-CR-1006666

Case Type: Misdemeanor

Offense Description: IC 35-48-4-8.5 RECKLESS DEALING IN  
PARAPHERNALIA - CLASS B MISDEMEANOR

Offense Date: 05/29/2000

Disposition: PLED GUILTY, SENTENCED TO \$500 FINE AND 3 YEARS  
PROBATION

Disposition Date: 06/12/2000

Sentence Date: 06/12/2000

Arrest Date: 05/29/2000

Source: Crawford IN, Carefree City Court

OFFENSE RECORD 2

Offender Name: Bad Diligence

Case Number: 2004-67806

Case Type: Misdemeanor

Charged Offense Description: PL 220.03 00 AM 7TH DEGREE -  
CRIMINAL POSSESSION OF A CONTROLLED SUBSTANCE - CLASS A  
MISDEMEANOR

Disposition: PLED GUILTY, SENTENCED TO IMPRISONMENT 60  
DAYS, LICENSE SUSPENDED 6 MONTHS

Disposition Date: 09/21/2005

Sentence Date: 09/21/2005

Arrest Date: 09/05/2005

Source: Albany NY, Albany City Court

File Date 09/05/2005

A nationwide, instant search of our Multistate Criminal Records Database. This inquiry also includes information from the following sources: Multistate Sex Offender Database, AppALERT, the FBI Terrorist List and Federal/State/Local Wanted Fugitive Lists.

The Multistate Sex Offender Database component provides sex offender case information. The database contains sex offender data from the following nationwide sources: Bureaus of Investigation, Departments of Law Enforcement, Departments of Corrections, Departments of Justice, Departments of Public Safety, Sheriff's Departments, State Attorney Generals Offices, and State Police. Data is collected from all 50 states and the District of Columbia.

AppALERT searches the Specially Designated Nationals List (SDN List) from The Office of Foreign Assets Control (OFAC), this component identifies organizations or individuals linked to illegal trade, terrorism, international narcotics trafficking, and those engaged in activities related to weapons of mass destruction. This service helps impede terrorists

by identifying individuals linked to terrorism or classified on government watch lists, improving compliance with the Patriot Act.

### County Court Criminal Records

Inquiries at the Carefree IN County Court and Rensselaer NY County Court (the courts that correspond to the subject's counties of residency for the past 10 years) did not reveal any criminal records for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

#### OFFENSE RECORD 1

Offender Name: Bad Diligence

Case Number: 2000-CR-1006666

Case Type: Misdemeanor

Offense Description: IC 35-48-4-8.5 RECKLESS DEALING IN  
PARAPHERNALIA - CLASS B MISDEMEANOR

Offense Date: 05/29/2000

Disposition: PLED GUILTY, SENTENCED TO \$500 FINE AND 3 YEARS  
PROBATION

Disposition Date: 06/12/2000

Sentence Date: 06/12/2000

Arrest Date: 05/29/2000

Source: Crawford IN, Carefree City Court

#### OFFENSE RECORD 2

Offender Name: Bad Diligence

Case Number: 2004-67806

Case Type: Misdemeanor

Charged Offense Description: PL 220.03 00 AM 7TH DEGREE -  
CRIMINAL POSSESSION OF A CONTROLLED SUBSTANCE - CLASS A  
MISDEMEANOR

Disposition: PLED GUILTY, SENTENCED TO IMPRISONMENT 60  
DAYS, LICENSE SUSPENDED 6 MONTHS

Disposition Date: 09/21/2005

Sentence Date: 09/21/2005

Arrest Date: 09/05/2005

Source: Albany NY, Albany City Court

File Date 09/05/2005

CI's County Court Records inquiry is conducted for each county in which the subject has resided in the past ten years.

#### US District Court Criminal Inquiries

Federal criminal record searches of the District of Indiana and Northern District of New York (the district courts that encompass the subject's addresses of residency for the past 10 years) did not reveal any criminal record information for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's Federal District Court inquiry is conducted for each U.S. District Court within whose jurisdiction the subject resided in the past ten years.

#### Sex Offender Registry Search

An inquiry into the Indiana and New York (the states that corresponds to the subject's residency in the past 10 years) Sex Offender Registries revealed the subject as being a registered sex offender.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

Offender Detail:

BAD DILIGENCE

County: ORANGE, IN

Address(es):

Home - BAD DILIGENCE

1 W DECEPTION ST

FRENCH LICK, INDIANA 47432

County: ORANGE

Age: 39 Sex: Male

Race: White Complexion: Medium

Height: 6' 01" Weight: 180 lbs

Eye Color: Brown Hair: Blond or Strawberry

Build: Scrawny

Charges:

[35-42-4-8] SEXUAL BATTERY

Cause: 38B13-0412AXD2  
Sentence: 4 years, 2 suspended  
Conviction County: ORANGE  
Conviction State: INDIANA  
Conviction Date: 05/01/2000

NOTE: THE SUBJECT IS AN ACTIVE STATUS SEX OFFENDER.  
NOTE: THE SUBJECT NEXT REGISTRATION DATE IS 01/08/2012.  
NOTE: THE SUBJECT IS REQUIRED TO REGISTER UNTIL 06/06/2016.

CI's Sex Offender Registry searches are conducted in states of residency within the last ten years. CI searches all available public information regarding sex offenders that is offered by each state.

## CIVIL RECORD INQUIRIES

### County Court Civil Records

Inquiries at the Carefree IN County Court and Rensselaer NY County Court (the courts that correspond to the subject's county of residency for the past 10 years) did not reveal any civil records for the subject.

The following names were used to search for records:

Name: Due Diligence  
Name: Bad Diligence

CI's County Court Records inquiry is conducted for each county in which the subject has resided in the past ten years.

### US District Court Civil Inquiries

Federal civil record searches of the District of Indiana and Northern District of New York (the district court that encompass the subject's addresses of residency for the past 10 years) did not reveal any civil records for the subject.

The following names were used to search for records:

Name: Due Diligence  
Name: Bad Diligence

CI's Federal District Court inquiry is conducted for each U.S. District Court within the jurisdiction the subject resided in the past ten years.

## DRIVER'S LICENSE INQUIRY

A New York State Department of Motor Vehicle search of driver's license history revealed the following information for subject:

Request process complete, MVR found.

NAME ON LICENSE: DILIGENCE, DUE  
LICENSE CLASS: D  
LICENSE STATUS: REVOKED

LICENSE NUMBER: 123456789

### DRIVING RECORD HISTORY

SUSP 06/26/2006 FLD ANSWER SUMMONS

- County: RENSSELAER COUNTY
- Event Type: SUSPENSION
- Order Number: T143999

INFO 02/15/2006 REVOKED PROB LIC

- Event Type: REVOCATION
- Order Number: A06022300

SUSP 05/09/2006 FLD PAY DRIV ASSESS

- Event Type: SUSPENSION
- Order Number: A060409D000

SUSP 02/17/2006 FLD ANSWER SUMMONS

- City: ADMINISTRATIVE ADJUDICATION
- County: BRONX COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW PAID
- Order Number: J161780
- Reinstatement Date: 02/22/2006

SUSP 09/05/2005 OP M - CRIMINAL POSSESSION OF A  
CONTROLLED SUBSTANCE

- ACD: XXX

- City: TOWN OF BETHLEHEM
- Commercial Vehicle: UNKNOWN
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Hazardous Materials: UNKNOWN

## SUSP 12/07/2002 FLD ANSWER SUMMONS

- City: TOWN OF BETHLEHEM
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW ANSWERED
- Order Number: T697297
- Reinstatement Date: 02/11/2004

## VIOL 01/19/2005 02/22/2006 NO CHILD RESTR DEV 3.0

- ACD: F02
- City: ADMINISTRATIVE ADJUDICATION
- Commercial Vehicle: UNKNOWN
- County: BRONX COUNTY
- Event Type: VIOLATION
- Hazardous Materials: UNKNOWN
- Penalty: FINE- \$80

## VIOL 10/12/2002 DISOBEYED TRAF DEV 2.0

- ACD: M14
- City: CITY OF ALBANY
- Commercial Vehicle: UNKNOWN
- County: ALBANY COUNTY
- Event Type: VIOLATION
- Hazardous Materials: UNKNOWN

## VIOL 01/15/2002 OP MV - MOBILE PHONE

- ACD: XXX
- City: TOWN OF BETHLEHEM
- Commercial Vehicle: UNKNOWN
- County: ALBANY COUNTY
- Event Type: VIOLATION
- Hazardous Materials: UNKNOWN

## SUSP 11/27/2001 FLD ANSWER SUMMONS

- City: CITY OF ALBANY
- County: ALBANY COUNTY

- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW ANSWERED
- Order Number: T700761
- Reinstatement Date: 02/09/2004

SUSP 11/16/2001 FAILURE TO PAY FINE

- City: CITY OF ALBANY
- County: ALBANY COUNTY
- Event Type: SUSPENSION
- Miscellaneous: SCOFFLAW ANSWERED
- Order Number: Z697526
- Reinstatement Date: 03/08/2004

\*\*\*END OF RECORD\*\*\*

State Department of Motor Vehicles

The driver license record will display: name, address, license number, license class, endorsements and restrictions, current status, expiration and any moving violation conviction, reportable accidents, and suspensions and revocations.

## TERRORIST DATABASES INQUIRIES

A search of available terrorist databases did not reveal subject as being listed as a terrorist or suspected terrorist.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

Terrorist Databases Searched include:

OFAC Specially Designated Nationals (SDN) and Blocked Persons

OFAC Sanctioned Countries, including Major Cities and Ports

Non-Cooperative Countries and Territories

Department of State Trade Control (DTC) Debarred Parties

U.S. Bureau of Industry and Security (formerly BXA)

- Unverified Entities List

- Denied Entities List

- Denied Persons List

FBI Most Wanted Terrorists and Seeking Information

FBI Top Ten Most Wanted

INTERPOL Most Wanted List

Bank of England Sanctions List

OSFI - Canadian Sanctions List

United Nations Consolidated Sanctions List

Politically Exposed Persons List

European Union Terrorism List

World Bank Ineligible Firms

## REGULATORY INQUIRIES

### U.S. Securities & Exchange Commission (SEC)

CI searched the SEC database for any references to any disciplinary actions or references to the subject. No records were found.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

### SEC Litigation

This database provides information on SEC enforcement actions, opinions issued by the Commission, briefs filed by SEC staff, trading suspensions, and notices concerning the creation of investors claims funds in specific cases. Information includes:

Litigation Releases — Federal Court Actions

Administrative Proceedings — Notices & Settlements

Administrative Proceedings — Fair Funds

ALJ Initial Decisions & Orders

Reports of Investigations

Commission Opinions and Adjudicatory Orders  
Accounting and Auditing Enforcement Releases  
Trading Suspensions  
Investors Claims Funds  
Amicus / Friend of the Court Briefs  
Appellate Court Briefs  
SEC Rules of Practice  
SEC Rules on Fair Fund and Disgorgement Plans

CI has searched the SEC EDGAR filings for any filings pertaining to the subject. No filings were found.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

#### EDGAR Full-Text Search

This allows a search of the full text of EDGAR filings from the last four years. The full text of a filing includes all data in the filing as well as all attachments to the filing.

### **U.S. General Services Administration**

The Excluded Parties List System (EPLS) identifies firms and individuals that have been suspended, debarred or otherwise excluded from federal procurement and other programs. CI searched the EPLS and found no references to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The EPLS is a widely available source of the most current information about persons who are excluded or disqualified from covered transactions. In accordance with the OMB guidelines, the General Services Administration (GSA) maintains the EPLS. When a Federal agency takes an action to exclude a person under the nonprocurement or procurement debarment and suspension system, the agency enters the information about the excluded person into the EPLS.

At a minimum, the EPLS indicates: full name and address of each excluded person, type of action, cause for the action, scope of the action, termination date for the action, the agency and name and telephone number of the agency point of contact for the action, and the excluded person's Dun and Bradstreet Number (DUNS), if available.

**National Labor Relations Board (NLRB)**

The National Labor Relations Board database contains the Classified Index of NLRB Board Decisions and Related Court Decisions. CI found no records relating to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

**National Labor Relations Board: Classified Index - The Electronic Network**

Classified Index the Electronic Network (CiteNet) is the Board's search database that contains the Classified Index of NLRB Board Decisions and Related Court Decisions. The CiteNet outline provides for procedural and legal issues contained in Board and related Court decisions. This database includes most Board decisions and contemporaneous Court decisions beginning in February 1992 (Board Volume 306). Examples where a published Board decision might not be digested include cases containing only routine or repetitive issues, such as Summary Judgment cases in which the only issue was whether the matter was fully litigated in a prior hearing. Court opinions ordinarily are included if they contain a discussion of one or more of the substantive issues in the case, and are not merely per curiam or similarly abbreviated dispositions. Administrative Law Judge Decisions adopted by the Board in the absence of exceptions ordinarily are not digested. They might be included if they are unusual or of special interest, such as decisions dealing with an emerging issue on which the Board has not yet spoken.

**US Federal Trade Commission (FTC)**

CI conducted a search of the FTC's database for any opinions, rulings and enforcement actions pertaining to the subject. No records were found relating to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The FTC database contains cases from June 1996.

**US Department of Labor Occupational Safety and Health Administration (OSHA)**

The OSHA Establishment Search Database (ESD) contains records of OSHA enforcement actions. CI searched the ESD and found no references to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The Integrated Management Information System (IMIS) was designed as an information resource for OSHA enforcement inspections. The source of the information in the IMIS is the local, federal, or state office in the geographical area where the activity occurred. Information is entered as events occur in the course of agency activities. Until cases are closed, IMIS entries concerning specific OSHA inspections are subject to continuing correction and updating, particularly with regard to citation items, which are subject to

modification by amended citations, settlement agreements, or as a result of contest proceedings.

### **Federal Deposit Insurance Corporation (FDIC)**

The FDIC Enforcement Decisions and Orders (ED&O) contains the full text of the formal enforcement actions against financial institutions that are regulated by the FDIC or against their affiliated parties. The ED&O is updated on a monthly basis. No documents were found relating to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The FDIC Enforcement Decisions and Orders (ED&O) contains the full text of the formal enforcement actions against financial institutions that are regulated by the FDIC or against their affiliated parties. The ED&O is updated on a monthly basis.

The FDIC supervises the following entities and has the statutory authority to take enforcement actions against them:

- FDIC-insured state chartered banks that are not members of the Federal Reserve System
- FDIC-insured branches of foreign banks
- Officers, directors, employees, controlling shareholders, agents and certain other categories of individuals (institution-affiliated parties) associated with such institutions

Generally, the FDIC pursues enforcement actions against the above entities for violations of laws, rules, or regulations, unsafe or unsound banking practices, breaches of fiduciary duty, and violations of final orders, conditions imposed in writing or written agreements. In addition, the FDIC has the statutory authority to terminate the deposit insurance of any insured depository institution for violation of a law, rule, regulation, condition imposed in writing, or written agreement, or for being in an unsafe or unsound condition or engaging in unsafe or unsound banking practices.

### **Federal Reserve Board Enforcement Actions**

The Federal Reserve Board takes formal enforcement actions against regulated entities and their employees and affiliates for violations of laws, rules, or regulations, unsafe or unsound practices, breaches of fiduciary duty, and violations of final orders. Formal enforcement actions include cease and desist orders, written agreements, removal and prohibition orders, and orders assessing civil money penalties. No Federal Reserve Board enforcement actions were found for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The Federal Reserve supervises the following entities and has the statutory authority to take formal enforcement actions against them:

- State member banks
- Bank holding companies
- Nonbank subsidiaries of bank holding companies

- Edge and agreement corporations
- Branches and agencies of foreign banking organizations operating in the United States and their parent banks
- Officers, directors, employees, and certain other categories of individuals associated with the above banks, companies, and organizations (referred to as "institution-affiliated parties")

Generally, the Federal Reserve takes formal enforcement actions against the above entities for violations of laws, rules, or regulations, unsafe or unsound practices, breaches of fiduciary duty, and violations of final orders. Formal enforcement actions include cease and desist orders, written agreements, removal and prohibition orders, and orders assessing civil money penalties.

Since August 1989, the Federal Reserve has made all final enforcement orders public in accordance with the Financial Institutions Reform, Recovery, and Enforcement Act of 1989; since November 1990, it has made all written agreements public in accordance with the Crime Control Act of 1990. The formal enforcement actions are made public through a press release that includes a copy of the order or agreement. Formal enforcement actions taken by the Federal Reserve before August 1989 are not public.

### **US Department of Treasury Office of the Comptroller of the Currency**

CI searched the enforcement actions of the Office of the Comptroller of the Currency (OCC) for the subject in the institution-affiliated parties (IAP) database. No records were found.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The OCC supervises the following entities and has the statutory authority to take enforcement actions against them:

- National banks,
- Federal branches and agencies of foreign banks,
- Institution-affiliated parties (IAPs), including:
  - a. Officers, directors, and employees,
  - b. A bank's controlling stockholders, agents, and certain other individuals.

Generally, the OCC may take formal enforcement actions against the above entities for violations of laws, rules or regulations, unsafe or unsound practices, violations of final orders, violations of conditions imposed in writing, and for IAP's breaches of fiduciary duty.

All formal enforcement actions, except formal agreements, entered into subsequent to August 8, 1989, have been public in accordance with the Financial Institutions Reform, Recovery and Enforcement Act of 1989. Formal agreements entered into subsequent to November 29, 1990, have been public in accordance with the Crime Control Act of 1990. In addition, securities enforcement actions before and after August 8, 1989, are publicly available.

Enforcement actions against financial institutions or their affiliated parties that are not regulated by the OCC can be, or in the future will be, found at the web site of the financial institutions' federal regulators:

- Federal Deposit Insurance Corporation for state chartered banks that are not members of the Federal Reserve System and insured branches of foreign banks.

- [Board of Governors of the Federal Reserve System](#) for state-chartered banks that are members of the Federal Reserve System, for bank holding companies and their nonbank subsidiaries, Edge Act and agreement corporations, and branches and agencies of foreign banking organizations operating in the United States and their parent banks.
- [Office of Thrift Supervision](#) for thrift institutions.
- [National Credit Union Administration](#) for credit unions.
- [Securities and Exchange Commission](#) for administration of the federal securities laws.

### **National Association of Securities Dealers Disciplinary Actions**

CI searched for records relating to the subject in the NASD broker database and did not find the subject as currently being registered with a FINRA firm.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

#### **Central Registration Depository**

FINRA operates [Web CRD](#)<sup>®</sup>, the central licensing and registration system for the U.S. securities industry and its regulators. It contains the registration records of more than 6,800 registered broker-dealers and the qualification, employment, and disclosure histories of more than 660,000 active registered individuals, making it the world's largest and most sophisticated online registration and reporting system.

### **U.S. Department of the Treasury Office of Foreign Assets Control (OFAC)**

OFAC administers economic and trade sanctions and targets and blocks the financial transactions of terrorists, narcotics traffickers and foreign countries posing a threat to our national security and economy. CI searched the OFAC Master List of "Blocked Persons" and found no reference to the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

The Office of Foreign Assets Control ("OFAC") of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries, terrorists, international narcotics traffickers, and those engaged in activities related to the proliferation of weapons of mass destruction. OFAC acts under Presidential wartime and national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze foreign assets under US jurisdiction. Many of the sanctions are based on United Nations and other international mandates, are multilateral in scope, and involve close cooperation with allied governments.

**SECTION IV: FINANCIAL PROFILE****CREDIT REPORT**

The subject's credit report revealed numerous delinquent accounts. A complete copy of the subject's credit report is included as an appendix to this report.

**Credit Infile**

Prepared For: Commercial Investigations LLC

Sources: XPN

Ordered: 09/05/2010

Completed: 09/05/2010

Reference No: FULL DUE DILIGENCE

Report No: 28735418

Requested By: COMMERCIAL INVESTIGATIONS LLC

**APPLICANT**

Name Phone Social Security Age/DOB Dependents Address

DILIGENCE, DUE \*\*\*-\*\*-6666 01/01/1971 100 DECEPTION AVENUE TROY ,  
NY 12180

**SCORES**

Risk Assessment Codes

DUE DILIGENCE XPN-01

531 EXPERIAN/FAIR, ISAAC RISK MODEL

**CREDIT HISTORY**

ECOA Creditor Name Account Number Type Date Reported Date Opened

Last Activity Hi Credit Term Mo Balance Term Amount Past Due Amount

Historical MOP

Mo 30 60 90

**XPN-01**

1 COLLECTION PORTFOLIO SERV INS 08/07 12/06 \$189 \$189 \$189 9

11223344 1

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: SPRINT PCS

RECENT DELINQUENCY DATE(S): 08/07 ; 02/07

XPN-01

1 NCO-MARLIN INS 08/07 07/03 \$230 \$230 \$230 9  
12341234 1

MAXIMUM DELINQUENCY DATE : 08/03

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: NEXTEL COMMUNICATIONS INC

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 NCO FIN/22 INS 08/07 12/06 \$84 \$111 \$111 9  
13571357 1

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: NCO/ASGNE OF AT T CORP

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 NCO FIN/99 INS 08/07 08/05 \$585 \$585 \$585 9  
669669669 1

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: NIAGARA MOHAWK

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 DEBT RECOVERY SOLUTION INS 08/07 02/06 \$188 \$188 \$188 9  
123456789012 1

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: SPRINT PCS

RECENT DELINQUENCY DATE(S): 08/07 ; 07/07

XPN-01

1 ESCALLATE LLC INS 07/07 05/07 \$396 \$396 \$396 9  
31573157 1

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

RECENT DELINQUENCY DATE(S): 07/07

XPN-01

1 OVERTON RUSSELL DOERR INS 06/02 06/03 \$988 \$988 \$988 9  
40804080 UNK

COLLECTION AGENCY ATTORNEY

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO  
ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL  
COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

RECENT DELINQUENCY DATE(S): 06/02

XPN-01

1 CBC/CROSSING POINTE REV 10/04 08/03 \$179 14

HIGH CREDIT IS CHARGE OFF AMOUNT

ACCOUNT TRANSFERRED TO ANOTHER OFFICE.

PAYMENT HISTORY : 04/2004-150; 03/2004-120; 02/2004-90; 01/2004-60;  
12/2003-

30;

RECENT DELINQUENCY DATE(S): 06/04 ; 05/04

ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE

ACCOUNT CLOSED DUE TO TRANSFER

PUBLIC RECORDS

Reporting Bureau certifies compliance with contractual requirements governing  
check of public records with these results.

NONE FOUND.

INQUIRIES WITHIN LAST 90 DAYS

Date Name Code IC

NONE FOUND.

**RESIDENCE**

Type

Ownership App/CoApp Address Since

To

**PRESENT**

Rent APPLICANT 666 CATHERINE SWEENEY APTS 112

TROY , NY 12180

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT) 11/04 01/06

**PREVIOUS**

Rent APPLICANT GRISWOLD HEIGHTS

TROY , NY 12180

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT) 08/03 08/03

**PREVIOUS**

Rent APPLICANT 333 GRISWOLD HTS

TROY , NY 12180

ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT) 12/01 10/03

**EMPLOYMENT**

Employer Position Income From

VerDate TO

VerBy

**SELF EMPLOYED**

XPN-01 Unknown 05/01

05/18/2001

**IDENTIFICATION**

XPN-01

Name: DUE DILIGENCE, , DOB: 01/01/1972

0084 SSN MATCHES

**REPORT FOOTER**

EQUIFAX  
P.O. BOX 740241  
ATLANTA, GA 30374  
(800)685-1111

TRANS UNION  
2 BALDWIN PL.  
P.O. BOX 1000  
CHESTER, PA 19022  
(800)888-4213

EXPERIAN  
P.O. BOX 2002  
ALLEN, TX 75013  
(888)397-3742

END OF REPORT

## BANKRUPTCY RECORDS INQUIRIES

### US District Court Bankruptcy Inquiries

A Federal bankruptcy records search of the District of Indiana and Northern District of New York (the district courts that encompass the subject's addresses of residency for the past 10 years) did not reveal any bankruptcy records information for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's Federal District Court Bankruptcy inquiry is conducted for each U.S. District Court within the jurisdiction the subject resided in the past ten years.

## JUDGMENTS INQUIRIES

CI searched for judgments related to the subject. No judgments were found for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's Judgments inquiry is conducted for all 50 states and identifies the subject as a party to any known civil action filed in an official capacity.

## LIENS INQUIRIES

CI searched for liens related to the subject. No liens were found for the subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's Liens inquiry is conducted for all 50 states and identifies the subject as having a governmental lien in place as a result of an official proceeding.

## UCC FILINGS INQUIRIES

CI searched for Uniform Commercial Code (UCC) filings related to the subject. No UCC filings were found for subject.

The following names were used to search for records:

Name: Due Diligence

Name: Bad Diligence

CI's UCC Filings inquiry is conducted for all 50 states and identifies the subject as either secured party of debtor in a registered UCC Filing.

## PROPERTY OWNERSHIP INQUIRIES

CI searched numerous sources of property ownership data for subject. No properties were found to be owned by the subject.

CI's Property inquiry is conducted on the subject's confirmed primary residence and reports detailed information including property information, recorded detail, legal information and valuation.

**SECTION V: OPEN SOURCE INTELLIGENCE****MEDIA INQUIRIES**

CI searched various periodical databases and Internet news services for reference to the subject.

The following article of interest was found:

### Due Diligence

When it comes to vetting potential high-level advisors, President-elect Barack Obama has been perhaps more cautious and thorough than any President before him. With the recent arrest of the Illinois Governor Blagojevich and money manager Bernard Madoff—you can clearly see why.

There will always be individuals who abuse their power and are driven by greed. The incoming administration is using every legal and available means to scrutinize their candidates. For your own new hires, a cost effective background investigation can duplicate some of what they are doing in their vetting process.

Let's revisit Due Diligence as an example of how you can effectively and affordably give your vetting process the presidential treatment.

At first glance, Due may appear fit for any cabinet or just the right candidate to join your organization. His resume is impressive. He shows up for the interview on-time. He is well dressed. He is well prepared with copies of his glowing resume and letters of recommendation. He dazzles with articulated answers to your questions and has thoughtful, researched questions about your company and the position.

The problem is that everything you have at this point is applicant supplied information. He filled out the application. He prepared the resume and gave you the letters of recommendation. When vetting your candidates, it is important to verify all applicant supplied information. The assumption should be that the candidate does have something to hide. A background investigation should be used to provide an objective reason to believe that the candidate is not hiding something.

Use the links below to view Due's resume as well as a red flagged resume that shows what we know after his background investigation. You can also view his adverse findings on his complete background investigations report. This report shows how an affordable background investigation can reveal many of the same things Barack Obama's investigators were looking for when vetting potential cabinet members.

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This article and additional articles referencing the subject are included in the appendixes to this report.

## CYBER INVESTIGATION

CI searched current and cached Internet content for reference to the subject. The following references were found based on a search conducted using the following names: Due Diligence & Bad Diligence

### MySpace Profile 1

CI found one profile for the subject on MySpace as follows:

Due Diligence  
Experienced Healthcare and IT Professional

### MySpace Profile 2

CI found one profile for the subject on MySpace as follows:

Bad Diligence  
I went in with a Bachelor of marijuana, came out with a Doctorate of cocaine

The profiles cited are included as an appendix to this report.

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### Due Diligence & Bad Diligence Open Source Intelligence Summary of Content

Note: Please see report appendixes for the complete articles found.

Article 1      We meet up this month with Mr. Due Diligence as he finds himself attempting to "get his old job back." So where has Due been? "Family Issues?" That's broad enough to cover any gap of employment, right? The bigger the gap, the bigger the issue? And you don't want to pry, its personal. Your personnel's problems are personal even when they are your personnel, right?

- Article 2 Mr. Due Diligence continues his job search this month after finding a closed door at his former employer, Quick Fix Hospital. Due's background investigation report revealed that his "sabbatical" was actually because of jail time served for a controlled substance conviction, not family issues as he claimed.
- Article 3 This month Due Diligence begins his new job with Clean Sweep. Clean Sweep is the cleaning company utilized by Quick Fix Hospital, Due's former employer. Due took a custodial position with Clean Sweep for significantly less compensation than he was receiving at his former administrative position with Quick Fix Hospital.
- Article 4 This month we meet up with Due Diligence as he attempts to volunteer and work in the same hospital that denied him his former job because of a controlled substance conviction.
- Article 5 This month we meet up with Due Diligence as he attempts to volunteer and work in the same hospital that denied him his former job because of a controlled substance conviction.
- Article 6 This month we review Mr. Due Diligence's resume a little closer. What are some red flags on his resume that would provide cause to classify Due as an undesirable? What other flags would be revealed by comparing Due's resume to his background investigation report?
- Article 7 This month we review Mr. Due Diligence's resume a little closer. What are some red flags on his resume that would provide cause to classify Due as an undesirable? What other flags would be revealed by comparing Due's resume to his background investigation report?
- Article 8 This month we review Due Diligence's online presence. When recruiting and hiring, it's important to review and verify all available applicant supplied information. In today's digital age, applicants often have a vast online public presence. This can be a great source of more applicant supplied information to compare for inconsistencies with the application and resume.
- Article 9 This month we review Due Diligence's Cyber Investigation report from CI. CI's Cyber Investigation can be a valuable component of a background investigation. This inquiry can help verify applicant supplied information by comparing resumes, applications and consent forms with an applicant's online presence. Reviewing an applicant's online presence can be a tool for screening out undesirables early in the hiring process or simply getting a better picture of who an applicant is beyond a resume.
- Article 10 This month we meet up with Due as he submits an application to

lease an apartment in the Now U R Home complex which is managed by Rent Punctual Property Corporation, a client of Commercial Investigations LLC (CI).

- Article 11 Receiving a college degree is supposed to be one of the greatest accomplishments of a lifetime. The excitement of finishing, the feeling of success and the prospect of a bright future ahead are just a few of the benefits that come with a college education. For some, the work that comes with receiving a college education is simply viewed as a requirement of the curriculum. However for other people the work is only a waste of time. How is it possible to receive a college degree without completing the required curriculum? The answer: A Degree Mill.
- Article 12 This month we review Due Diligence's online presence and Cyber Investigation report from CI. When recruiting and hiring, it's important to review and verify all available applicant supplied information. In today's digital age, applicants often have a vast online public presence. This can be a great source of more applicant supplied information to compare for inconsistencies with the application and resume.
- Article 13 When it comes to vetting potential high-level advisors, President-elect Barack Obama has been perhaps more cautious and thorough than any President before him. With the recent arrest of the Illinois Governor Blagojevich and money manager Bernard Madoff—you can clearly see why.

Internet Video Content	No Records Found
Invisible Web People Search	No Records Found
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SEC Filings Related to the Subject	No Records Found
Zoom Info Articles	No Records Found

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