

COMMERCIAL INVESTIGATIONS LLC

**CI TIMES****FULL DUE DILIGENCE REPORT**

Don't forget the executives! That's right folks, finally a background screening service designed specifically for high level executive staff. Since the birth of background screening, the process has traditionally been focused on the screening of rank and file employees in an effort to reduce turnover, increase productivity and most of all, ensure the position is filled by the proper candidate. But what about those responsible for building the organization rather than running it? What about those responsible for decisions that have to be correct? What about the executives?

Perhaps you would be surprised that historically, executive staff are the least thoroughly screened people within an organization. While rank and file employees typically endure a battery of verifications, references, and criminal records inquiries, executives are those most likely to be offered a position based on referrals, recommendations and previous demonstrations of success. Sound like a gamble? Absolutely! In a day when the economy is struggling, and the pressure to perform is at its peak, nothing short of the strongest character and highest moral standards coupled with a strong work ethic can lead an organization into the future. So what is the best insurance policy an organization can hold when recruiting top-level talent? CI's Full Diligence Background Investigation.

CI's Full Diligence Background Investigation is diligence thoroughness at its peak. It's an investigation into not only credentials and criminal history, but also federal civil and criminal records; sanctions by industry regulating bodies (such as the SEC & FINRA) and even a person's cyber presence. In addition, the Full Diligence Background Investigation also includes a full financial profile including a full credit report, bankruptcies, judgments and tax liens and even a person's documented real assets.

But why is heightened level of information important for executive staff? Quite simply if a person is not in a position to manage their own lives, they are not in a position to manage your organization. There is a great deal at stake in the executive world and you don't want to find that your new Vice-President is the sole reason his previous employer is no longer in business. But what is different? The difference is the Executive world involves more than the day-to-day operations. When a situation arises with an executive, it is more likely to be documented and recorded in various forms other than typically seen with people solely involved in the day-to-day operations. Lets say for example a Chief Financial Officer is charged with securities fraud after it was discovered he was inflating company earnings to drive his stock value up. Just before the company fell, he sold his stock for a huge profit. Because of the value of the stock and the government regulations, the case would be heard in a US District Court; not a local Supreme/County Court. In addition, because the SEC investigated the crime as well as federal law enforcement, a complaint is also available in the SEC litigation database. In addition, the CFO was forced to declare bankruptcy and the IRS filed a tax lien on all properties owned by the applicant. Sound serious? Absolutely! What makes this more significant is that all actions taken against the applicant are actions that would not be revealed by a traditional background screening policy.

Does this sound like a true leader to you? Probably not. Contact a CI Representative today and discuss how the Full Due Diligence Background Investigation can assist you in filling your positions with the best candidate that is willing and capable of leading your organization into the future rather than jeopardizing the reputation and growth of your organization.

Contact a CI Representative at 800-284-0906 or [info@commercialinvestigationsllc.com](mailto:info@commercialinvestigationsllc.com).

**INSIDE THIS ISSUE:**

<b>FULL DUE DILIGENCE REPORT</b>	<b>1</b>
<b>CLIENT CLUE:</b> <b>Background Investigations for Non-Employee Relationships</b>	<b>1</b>
<b>DUE DILIGENCE:</b> <b>FULL DUE DILIGENCE REPORT</b>	<b>2</b>
<b>MEET DUE DILIGENCE:</b> <b>LAST "SCENE" FROM DUE</b>	<b>2</b>
<b>HAPPY 7TH BIRTHDAY</b> <b>COMMERCIAL INVESTIGATIONS LLC</b>	<b>3</b>
<b>INQUIRY SPOTLIGHT:</b> <b>ORIGIN</b>	<b>3</b>

**CLIENT CLUE****Background Investigations for Non-Employee Relationships**

When your business is extraordinary and your venture is extraordinary, don't settle for an average background investigation. With CI's Full Diligence Background Investigation, you can be confident your interests are secured with an appropriate person with a solid ethical background.

After all, when you have it all on the line, knowing it's not going to be crossed by someone who should have been disqualified long ago is ultimate value.

For more information on using background investigations in non-employee relationships, please contact Commercial Investigations LLC today at 800-284-0906 or [info@commercialinvestigationsllc.com](mailto:info@commercialinvestigationsllc.com).

## DUE DILIGENCE: FULL DUE DILIGENCE REPORT

In our last issue we learned that Due Diligence applied for a position with Drugs Not Hugs Pharmacy. The pharmacy used CI's tiered background screening procedure and denied Due employment after he tested positive for Marijuana use. They were able to save a significant amount of money because they no longer needed to proceed with the rest of the background investigation after Due tested positive for drug use.

The trials and tribulations of Due's employment prospects carry on as he has been working with the temp service, Temps 4U, in order to find a suitable high paying position. However, with the job market being very unstable, Due also turned his attention to the elite employment website The Shoots & Ladders; an employment site catering to \$100K jobs. Because of Due's finesse and personality, he was able to get his resume forwarded to Tech Valley Medical Center for the CFO position that was open. The Board of Directors was very impressed with his extensive professional experience. Although Due didn't have the exact experience they were looking for, they felt that he had the charisma and the "get it done" attitude that could take the financial department in the right direction. After speaking with Human Resources, the Board of Directors decided to contact Commercial Investigations LLC for an extensive and rigorous background investigation that would provide substantial insight about Due's background and employment history. CI recommended the Full Due Diligence background investigation.

The Full Due Diligence Background Investigation is the most thorough background investigation offered by Commercial Investigations. With a turnaround time of only 10 business days, CI's full diligence report contains a comprehensive collection of:

- Biographical Overview
- Professional Affiliations and Licenses
- Legal Review: Criminal and Civil History; Regulatory and Government Agencies

- Financial Profile
- Open Source Intelligence

The Full Due Diligence Background Investigation presents information that is not available in a traditional background investigation. It includes a thorough Cyber Investigation that reveals information on current and archived internet sites as well as any media inquiries, online databases, periodicals, and trade association journals concerning the subject. Additionally, included in the financial profile is a credit report along with bankruptcy, judgments and tax lien information. CI also reviews real estate holdings as recorded by government records as well as other real assets.

The Board of Directors at Tech Valley Medical Center was able to gain valuable insight pertaining to Due's personal history. The report revealed numerous criminal convictions, Due's registration as a sex offender in the State of Indiana, a fraudulent degree from Purdue University, and an overstated employment history. Lastly, the report revealed a troubling credit history for Due Diligence along with pertinent information about Due and his criminal past through online databases and periodicals. Due had overstated many of his credentials and the report clearly shed light on the fact that Due could not handle the responsibilities that were necessary for the position.

What does Due's future hold? Look for our next edition for more information on Due Diligence and his quest to find employment.

Also, check in with Due at [www.commercialinvestigationllc.com/duespage.html](http://www.commercialinvestigationllc.com/duespage.html) to see if he's finally able to evade Commercial Investigations LLC!

For more information on our Full Due Diligence report, please contact CI at 800-284-0906 or [info@commercialinvestigationllc.com](mailto:info@commercialinvestigationllc.com).

*To Be Continued . . .*



### MEET DUE DILIGENCE

#### Last "Scene" from Due

In Due's last appearance in CI Times, we learned that Due Diligence applied for a position with Drugs Not Hugs Pharmacy. The pharmacy used CI's tiered background screening procedure and denied Due employment after he tested positive for Marijuana use. They were able to save a significant amount of money because they no longer needed to proceed with the rest of the background investigation after Due tested positive for drug use. See more here: [www.commercialinvestigationllc.com/DDJan2011.html](http://www.commercialinvestigationllc.com/DDJan2011.html)

The electronic drug testing chain of custody form and Commercial Investigations' tiered background investigations were both instrumental in a timely report and in controlling costs.

In the current edition, we meet up with Due as he is once again stifled by Commercial Investigations, this time by its Full Due Diligence Report. To see Due's past reports, view his page online at: [www.commercialinvestigationllc.com/duespage](http://www.commercialinvestigationllc.com/duespage)

## HAPPY 7TH BIRTHDAY COMMERCIAL INVESTIGATIONS LLC!

We are pleased to celebrate our 7th birthday and we thank our clients for making it happen.

Last Fall we launched **ORIGIN – The New Beginning in Background Investigations**. ORIGIN is the best way to start any and all Background Investigations.

ORIGIN is the best way to validate a subject's identity and personal identifiers, e.g. name(s), date of birth, Social Security Number and address(es).

ORIGIN reveals Criminal Information on all names associated with the subject.

ORIGIN identifies jurisdictions where it would be prudent to do more thorough criminal, sex offender searches, and other inquiries.

Almost all new clients have chosen to begin their background investigations with ORIGIN. And, we've been converting more and more clients to it everyday. It replaces our Protection Plus inquiry, our SSN & Address Information inquiry and our Multi-state Criminal inquiry.

The past few weeks we've launched our **Volunteer Screening Solutions**. The majority of CI's clients are non-profit organizations. We've learned through the years many of their trials and tribulations when it comes to background investigations on volunteers. We've put together three solu-

tions to assist them. Some key features include the ability for the volunteer to enter their personal identifying data themselves (e.g. SSN and date of birth) and it not being shared with the organization (a major concern of many volunteers and non-profit organizations alike). Only CI sees the personal identifiers for background investigation purposes only. Also, the volunteer can pay for their own background investigation as a donation to the organization. Thus, the non-profit organization is alleviated from the administrative burden of entering all the data to request the background investigations and the financial burden of paying for the background investigations.

We have also been diligently working on another interesting option for our background investigations. You'll have to tune in next year for our yearly birthday update or stay tuned to future editions of CI Times.

CI assists employers, volunteer organizations and others with protecting their clients, employees, and overall businesses through CI's Background Investigations. For more information visit our website at [www.commercialinvestigationsllc.com](http://www.commercialinvestigationsllc.com) or call us at 800-284-0906.

## COMMERCIAL INVESTIGATIONS LLC

A LICENSED PRIVATE INVESTIGATIVE AGENCY

Dedicated to providing innovative Private Investigative solutions to its clients and working with them to develop tailored services that meet their needs.

Services provided include:

### BACKGROUND INVESTIGATIONS

CI provides accurate, timely, cost-effective and fully compliant reports delivered with exceptional client service.

### CONSULTING SERVICES

CI assists you in implementing a compliant background investigation process as well as providing assistance in implementing in-house procedures.

[www.commercialinvestigationsllc.com](http://www.commercialinvestigationsllc.com)

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This publication is designed to provide accurate and authoritative information with respect to the subject matters covered. It is distributed with the understanding that CI is not engaged in rendering accounting or legal services.

### ∞ INQUIRY SPOTLIGHT ∞

#### ORIGIN

ORIGIN starts by taking the subject's Social Security Number and running our SSN & ADDRESS INFORMATION inquiry: CI's SSN & ADDRESS INFORMATION:

#### Validates . . .

- . . . the subject's disclosed name – criminals are experts at covering up information, including previous names used
- . . . the proper spelling of the subject's name(s)
- . . . the subject's disclosed date of birth
- . . . the subject's disclosed address
- . . . the disclosed SSN is a SSN issued by the Social Security Administration
- . . . the subject's disclosed Social Security Number as being associated with the subject

#### Reports . . .

- . . . the state in which the SSN was issued
- . . . the year or approximate years the SSN was issued
- . . . additional addresses related to the subject

All names, including subject's primary name as given on their Consent Form, and any additional names (aliases) revealed in the SSN & Address Information inquiry results are then run through our Multijurisdictional Criminal inquiry.

No inquiry provides better instant coverage of the United States than our MULTIJURISDICTIONAL CRIMINAL inquiry. With only one inquiry, you comb more than 345 million criminal records. Included in CI's MULTIJURISDICTIONAL CRIMINAL inquiry is our MULTISTATE SEX OFFENDER REGISTRY inquiry which provides sex offender case information. Our MULTIJURISDICTIONAL CRIMINAL provides the data you want, the quality you demand and the updates necessary to ensure you get the best possible information.

The addition of ORIGIN to their BACKGROUND INVESTIGATIONS allows CI clients to enhance their due diligence by adding another level to their criminal record data searches. However, not all counties, states or departments of correction data are included. Thus, CI does not recommend that clients utilize the ORIGIN inquiry as their only criminal record inquiry but rather as an enhancement to an already established state, county and federal criminal record package.

ORIGIN is the best way to start any and all BACKGROUND INVESTIGATIONS. ORIGIN is the best way to validate a subject's identity and personal identifiers, e.g. name(s), date of birth, Social Security Number and address(es).

ORIGIN reveals Criminal Information on all names associated with the subject.

ORIGIN identifies jurisdictions where it would be prudent to do more thorough criminal, sex offender searches, and other inquiries.

Please contact CI at 800-284-0906 or [info@commercialinvestigationsllc.com](mailto:info@commercialinvestigationsllc.com) for more information on CI's Origin™ inquiry, or to add this inquiry to your current requests.