



Commercial Investigations LLC

270 RIVER ST
TROY, NY 12180
Phone (800) 284-0906
Fax (212) 937-3858

File No:	33365758	Requested By:	MICHELLE PYAN
Name:	DUE DILIGENCE	Date Ordered:	02/05/2009
SSN:	***-**-6666	Date Completed:	06/01/2009
Address:	100 DECEPTION AVE TROY, NY 12180	Reference No:	CFO Candidate
Prepared For:	CREDIT WORTHY BANK 270 RIVER ST TROY, NY 12180		

EXECUTIVE SUMMARY

<i>Report Type</i>	<i>Description</i>	<i>Status</i>
COUNTY CRIMINAL	IN, CRAWFORD, DUE DILIGENCE	Completed
COUNTY CRIMINAL	IN, CRAWFORD, BAD DILIGENCE	Adverse
STATEWIDE CRIMINAL	NY, STATEWIDE, DUE DILIGENCE	Completed
STATEWIDE CRIMINAL	NY, STATEWIDE, BAD DILIGENCE	Adverse
SEX OFFENDER REPORT	NY, DUE DILIGENCE	Completed
SEX OFFENDER REPORT	IN, DUE DILIGENCE	Completed
SEX OFFENDER REPORT	NY, BAD DILIGENCE	Completed
SEX OFFENDER REPORT	IN, BAD DILIGENCE	Adverse
Employment Credit Infile	Experian	Adverse
MOTOR VEHICLE	NY	Adverse
DRUG TEST	9 Panel 6633N (SAP 10-50 GC/MS)	Adverse
GLOBAL SCAN	BAD DILIGENCE	Adverse
GLOBAL SCAN	DUE DILIGENCE	Completed
SSN AND ADDRESS VERIFICATION	DUE DILIGENCE	Completed

COUNTY CRIMINAL

Search Type: County Felony and Misdemeanor
Jurisdiction: CRAWFORD / IN
Name Searched: DUE DILIGENCE
DOB Searched: 01/01/1971

Comments: No Criminal Records Found

Verified By: Name
Date Verified: 02/05/2009
Verifier: 025

COUNTY CRIMINAL

Search Type: County Felony and Misdemeanor
Jurisdiction: CRAWFORD / IN
Name Searched: BAD DILIGENCE
DOB Searched: 01/01/1971

OFFENDER INFORMATION	
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<i>Full Name</i>	DILIGENCE BAD
<i>SSN</i>	***-**-6666
<i>DOB</i>	01/01/1971

OFFENSE RECORDS	
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<i>Case Number</i>	2000-cr-1006666
<i>Case Type</i>	Misdemeanor
<i>Offense Description</i>	IC 35-48-4-8.5 Reckless Dealing in Paraphernalia
<i>Offense Date</i>	05/29/2000
<i>Offense Classification</i>	Class B Misdemeanor
<i>Disposition</i>	\$500 Fine and 3 Years Probation
<i>Disposition Date</i>	06/12/2000
<i>Sentence Date</i>	06/26/2000
<i>Sentence Length</i>	3 Years
<i>Arrest Date</i>	05/29/2000
<i>County Convicted</i>	Crawford

Comments: CRIMINAL RECORD FOUND

Verified By: NameDOB
Date Verified: 02/05/2009
Verifier: 025

STATEWIDE CRIMINAL

Search Type: Statewide Felony and Misdemeanor
Jurisdiction: STATEWIDE / NY
Name Searched: DUE DILIGENCE
DOB Searched: 01/01/1971

Comments: DILIGENCE, DUE
01/01/1971

Statewide
No Results Found

Verified By: NameDOB
Date Verified: 02/05/2009
Verifier: 025

STATEWIDE CRIMINAL

Search Type: Statewide Felony and Misdemeanor
Jurisdiction: STATEWIDE / NY
Name Searched: BAD DILIGENCE
DOB Searched: 01/01/1971

Comments: DILIGENCE, BAD
01/01/1971

Statewide
Results Found

Name (A.K.A.): DILIGENCE, BAD
D.O.B.: 01/01/1971
County: ALBANY
Arrest Date: 09/05/2005
Docket/Case/Serial Number: 2004-67806
Last Disposition Date: 09/21/2005
Albany City Court

Charge: PL 220.03 00 AM 7TH DEGREE - CRIMINAL POSSESSION OF A CONTROLLED
SUBSTANCE - CLASS A MISDEMEANOR
Disposition/Status: PLED GUILTY
Sentenced to: IMPRISONMENT 60 DAYS, LICENSE SUSPENDED 6 MONTHS

Verified By: NameDOB
Date Verified: 02/05/2009
Verifier: 025

SEX OFFENDER REPORT

State Checked: NY

Comments:

SEX OFFENDER REPORT

State Checked: NY

IT APPEARS DUE DILIGENCE IS NOT REGISTERED ON THE NEW YORK STATE SEX OFFENDER REGISTRY.

Date Verified: 02/05/2009

Verifier: 025

SEX OFFENDER REPORT

State Checked: IN

Comments: IT APPEARS DUE DILIGENCE IS REGISTERED ON THE INDIANA STATE SEX OFFENDER REGISTRY.

Date Verified: 06/01/2009

Verifier: 011

SEX OFFENDER REPORT

State Checked: NY

Comments: IT APPEARS BAD DILIGENCE IS NOT REGISTERED ON THE NEW YORK STATE SEX OFFENDER REGISTRY.

Date Verified: 06/01/2009

Verifier: 011

SEX OFFENDER REPORT

State Checked: IN

Comments: IT APPEARS BAD DILIGENCE IS REGISTERED ON THE INDIANA STATE SEX OFFENDER REGISTRY.

Offender Detail:

BAD DILIGENCE

County: ORANGE, IN

Address(es):

Home - BAD DILIGENCE

1 W DECEPTION ST

FRENCH LICK, INDIANA 47432

County: ORANGE

Age: 38 Sex: Male

Race: White Complexion: Medium

Height: 6' 01" Weight: 120 lb

Eye Color: Brown Hair: Blond or Strawberry

Build: Scrawny

SEX OFFENDER REPORT

State Checked: IN

Aliases: No aliases found.

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

NOTE: THE SUBJECT IS AN ACTIVE STATUS SEX OFFENDER.

THE SUBJECT NEXT REGISTRATION DATE IS 01/08/2010

THE SUBJECT IS REQUIRED TO REGISTER UNTIL 06/06/2016.

Date Verified: 06/01/2009

Verifier: 025 011



Commercial Investigations LLC

270 RIVER ST
TROY, NY 12180
Phone (800) 284-0906
Fax (212) 937-3858

Employment Credit Infile

Prepared For:	CREDIT WORTHY BANK - CI 270 RIVER ST TROY, NY 12180	Sources:	XPN
Requested By:	mmenges	Ordered:	02/05/2009
		Completed:	06/01/2009
		Reference No:	
		Report No:	

APPLICANT				
Name	Phone	Social Security	Age/DOB	Dependents
Address				
DILIGENCE, DUE		***-**-6666	01/01/1971	
100 DECEPTION AVE TROY, NY 12180				

SCORES					
Risk Assessment			Codes		
JONATHAN SMITH JONES JR		XPN-01			
700 EXPERIAN/FAIR, ISAAC RISK MODEL			22	13	18
ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED. LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT. NUMBER OF ACCOUNTS DELINQUENT.					
JONATHAN SMITH JONES JR		XPN-01			
502 NEW NATIONAL RISK MODEL			19	35	01 08
AVERAGE AGE OF REVOLVING BANK ACCOUNTS DELINQUENCY ON BANK INSTALLMENT LOANS TOO FEW ACCOUNTS NOW CURRENT PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS					
JONATHAN SMITH JONES JR		XPN-01			
925 EXPERIAN/MDS BANKRUPTCY II MODEL			K	C	H B
RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION PRESENCE OF DEROGATORY ACCOUNTS RECENTLY ACTIVE OR LACK OF BANK, RETAIL, OR FINANCE ACCOUNTS PRESENCE OF DELINQUENT ACCOUNTS					

CREDIT HISTORY												
E C O A	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											
	2 CREDIT AND COLLECTION		04/96	09/94	\$500	\$250						9
	98E543182136				UNK							
	ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL COLLECTION DEPARTMENT. ORIGINAL CREDITOR: DR. JOHN KILDARE RECENT DELINQUENCY DATE(S): 09/94 CHECKING ACCOUNT LOAN PLAN											
	XPN-01											
	2 ISLAND SAVINGS	REV	10/97	05/96	\$5700	\$0		18	0	0	0	1
	405855254820											
	CREDIT LINE CLOSED - CONSUMERS REQUEST - REPORTED BY SUBSCRIBER											

CREDIT HISTORY												
E C O A	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											
3	HEMLOCKS 8285103111261 INSTALLMENT SALES CONTRACT	INS	06/96	02/95	\$1000 24	\$1000		17	0	0	0	1
	XPN-01											
1	CENTRAL BANK 23802654388 AUTOMOBILE ACCOUNT 30 DAYS PAST DUE DATE. PAYMENT HISTORY : 06/1996-30; RECENT DELINQUENCY DATE(S): 06/96	INS	06/96	12/93 05/96	\$22350 48	\$11050 \$465	\$465	31	1	0	0	2
	XPN-01											
2	MOUNTAIN BK 3562A0197325346R12345 MAXIMUM DELINQUENCY DATE : 09/94 SECURED ACCOUNT 30 DAYS PAST DUE DATE THREE TIMES. PAYMENT HISTORY : 12/1996-30; 05/1996-30; RECENT DELINQUENCY DATE(S): 12/96 ; 05/96	INS	12/96	03/93 11/96	\$43225 60	\$19330 \$956	\$956	39	3	0	0	2
	XPN-01											
2	BAY COMPANY 525556601 ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE. PAYMENT HISTORY : 05/1996-180; 04/1996-180; 03/1996-150; 02/1996-120; 01/1996-90; 12/1995-60; 11/1995-30; RECENT DELINQUENCY DATE(S): 05/96 ; 04/96 ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER	REV	05/96	01/68	\$1400	\$0		99	1	1	4	5
	XPN-01											
2	EMPLOYEES CREDIT UNION 525556601	REV	01/98	02/85 01/98	\$7108 REV	\$6029 \$180		99	0	0	0	1
	XPN-01											
2	HOME FINANCIAL 24000098500012 REAL ESTATE	MTG	01/98	05/90 12/97	\$400000 360	\$234000 \$3128		92	0	0	0	1
	XPN-01											
1	STATE BANK 4271008232	REV	06/96	01/90 05/96	\$9612 REV	\$8628 \$255		85	0	0	0	1

CREDIT HISTORY												
E C O A	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	
1	XPN-01 TRAVEL CHARGE USA 4271008232 ACCOUNT/PAID SATISFACTORILY.		12/97	03/95	\$3612 1	\$0		34	0	0	0	1

PUBLIC RECORDS			
Name: JONATHAN SMITH JONES JR ECO: 1 Code: 3051111 Court: SO CALIF DISTRICT COURT Plaintiff: Amount: \$12450 BOOK/PAGE : B476P2109	SSN: ***-**-9990 Type: COUNTY TAX LIEN RELEASED Docket #: 45078321 Attorney: Assests:	Bureaus: XPN-01 Date Filed: 06/94 Date Reported: Date Satisfied: 07/95 Liabilities:	
Name: JONATHAN SMITH JONES JR ECO: 1 Code: 3019999 Court: COUNTY SPR CT SANTA ANA Plaintiff: ALLIED COMPANY Amount: \$1200 BOOK/PAGE : B1234P50987	SSN: ***-**-9990 Type: JUDGEMENT Docket #: 7505853 Attorney: Assests:	Bureaus: XPN-01 Date Filed: Date Reported: Date Satisfied: Liabilities:	
Name: JONATHAN SMITH JONES JR ECO: 2 Code: 3009999 Court: U S BANKRUPTCY COURT Plaintiff: Amount: \$100000	SSN: ***-**-9990 Type: CHAPTER 13 BANKRUPTCY FILING Docket #: 35054539906234561 Attorney: Assests: \$8500	Bureaus: XPN-01 Date Filed: Date Reported: Date Satisfied: Liabilities: \$100000	
Reporting Bureau certifies compliance with contractual requirements governing check of public records with these results.			

INQUIRIES WITHIN LAST 90 DAYS			
Date	Name	Code	IC
NONE FOUND.			

RESIDENCE			
Type Ownership	App/CoApp	Address	Since To
PRESENT Own	APPLICANT	10655 N BIRCH ST BURBANK , CA 91502-1234 CENSUS GEO CODE : 4567890 GEO COUNTY CODE : 123	06/95 01/98
PREVIOUS Rent	APPLICANT	2600 BOWSER ST #312 LOS ANGELES , CA 90017-9876 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)	09/93
PREVIOUS Rent	APPLICANT	1314 SOPHIA LN APT 3 SANTA ANA , CA 92708-5678	02/95

EMPLOYMENT				
Employer	Position	Income	From VerDate	TO VerBy
BELL AUTOMOTIVE XPN-01	Unknown		05/91 09/01/1991	
AJAX HARDWARE XPN-01	Unknown		12/01/1998	

IDENTIFICATION
XPN-01 Name: EXPERIAN Address: 701 EXPERIAN PARKWAY PO BOX 949

IDENTIFICATION

ALLEN, TX 75013
 Phone: 8006827654
 Name: JONATHAN SMITH JONES JR , ***-**-9990 , DOB: 12/01/1950
 ADDITIONAL SSN: 234-56-7891
 ADDITIONAL SSN: 123-45-6789
 FRAUD VICTIM ALERT: **#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02. (FACT ACT)
 FRAUD SHIELD
 SIC CODE : 73890300
 PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212
 FROM 03/01/96 INQ COUNT FOR SSN=8
 FROM 03/01/96 INQ COUNT FOR ADDRESS=15
 FIRST YEAR POSSIBLE FOR SSN ISSUANCE 1965
 LAST YEAR POSSIBLE FOR SSN ISSUANCE 1966
 FRAUD SHIELD
 SIC CODE : 99000000
 COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222
 FRAUD SHIELD
 SIC CODE :
 CKPT: INPUT SSN RECORDED AS DECEASED
 DOB: 01/10/1951 DOD: 10/33/0199

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

MOTOR VEHICLE

Name Searched: DUE DILIGENCE
Drivers License #: 123456789
State: NY

Description	Data Confirmed
DOB	01/01/1971
License Number	123456789
License Class	*D*
Status	REVOKED
Issue Date	09/10/2001
Expiration	11/01/2011
Report Date	02/05/2009
Residence Address	100 Deception Ave
Residence City/State/Zip	Troy, NY 12180
Physical Description	Gender: M; Height: 6-0; EyeColor: Brown

Comments:

Request process complete, MVR found.

MISCELLANEOUS INFORMATION

SUSP/REV SUMMARY: TOTAL 9 (SCOFFS 4 ON 4 DATES) JUDGEMENT \$ 0

DOCUMENT SURRENDERED ON: 09/10/2001 TO NY

DRIVING RECORD HISTORY
 TYPE VIOL/SUS CONV/REI HISTORY ENTRY PTS

MOTOR VEHICLE

Name Searched: DUE DILIGENCE
Drivers License #: 123456789
State: NY

 INFO 10/15/2006 REVOKED LIC

- Event Type: REVOCATION
- Order Number: A06022300

SUSP 06/26/2006 FLD ANSWER SUMMONS

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

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

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

SUSP 07/10/2004 SUSPENDED PROB LIC

- Complied On Date: 07/10/2004
- Event Type: SUSPENSION
- Miscellaneous: TIME SERVED
- Order Number: A040610010
- Reinstatement Date: 10/01/2004

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 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

MOTOR VEHICLE

Name Searched: DUE DILIGENCE
Drivers License #: 123456789
State: NY

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

Date Verified: 02/05/2009
Verifier: Electronic 025

DRUG TEST

Report Ordered: 9 Panel 6633N (SAP 10-50 GC/MS)
Physican Name:
Requisition No:
Accession No:
Lab Ref No: 788117466
Collection Date Time: 02/05/2009
Login Date:
Certifying Scientist:
Lab Location: LabCorp

Drug Name	Test Result
<i>Amphetamines</i>	Positive
<i>Cocaine Metabolites</i>	Negative
<i>Opiates</i>	Negative
<i>Phencyclidine</i>	Negative
<i>Barbiturates</i>	Negative
<i>Benzodiazepines</i>	Negative
<i>Methadone</i>	Negative
<i>Propoxyphene</i>	Negative
<i>Marijuana Metabolites</i>	Negative

Comments: Test Results: POSITIVE

Date Verified: 02/05/2009
Verifier: 025

GLOBAL SCAN

Comments:

Applicant Information:
 First Name BAD
 Last Name DILIGENCE

Result: 1

OFAC- UNITEDSTATES
 Full Name: DILIGENCE, BAD
 DOB: 01/01/1971
 Hair Color: Eye Color: UNKNOWN
 Height (inch): 000 Weight: 000
 Comments: COUNTRY: USA
 Alias Count: 1
 Alias Name: DILIGENCE, BAD DOB: 01/01/1971

Offenses: 1
 Offense Description: OFAC- UNITEDSTATES
 Arrest Date: Case Filing Date: 08/29/2002
 Disposition: SPECIALLY DESIGNATED NATIONAL Disposition Date:
 Comments: Last Modified Date: 20071218

Lists Searched:
 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
 U.S. Bureau of Industry and Security (formerly BXA) Denied Entities List
 U.S. Bureau of Industry and Security (formerly BXA) Denied Persons List
 FBI Most Wanted Terrorists and Seeking Information
 FBI Top Ten Most Wanted
 INTERPOL Most Wanted List

GLOBAL SCAN

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

Date Verified: 02/05/2009
Verifier: 025 011

GLOBAL SCAN

Comments:

Applicant Information:
 First Name DUE
 Last Name DILIGENCE

Result:
 No Records Found

Lists Searched:
 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
 U.S. Bureau of Industry and Security (formerly BXA) Denied Entities List
 U.S. Bureau of Industry and Security (formerly BXA) 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

Date Verified: 02/05/2009

Verifier: 025

SSN AND ADDRESS VERIFICATION

Comments:

SSN Validation:
 SSN is Valid
 Issued in Wisconsin
 Year 1980

9 Records Found

Personal Info Address Info Phone Info

DUE DILIGENCE
 666-66-6666
 01/1971 (35)
 100 DECEPTION AVE
 TROY, NY 12180
 RENSSELAER COUNTY
 09/2001 - 10/2005
 518-555-1212

TRACY TYPO
 666-66-6666
 03/1983 (22)
 104 COUNTY ROAD N
 JACKSON HOLE, WY
 TETON COUNTY
 06/2002
 307-555-1212

SSN AND ADDRESS VERIFICATION

IRA DOINGWRONG
666-66-6666
12/1964 (41)
10 IDENTITY THIEF BOULEVARD
BOISE, ID 83701
ADA COUNTY
05/2002 - 04/2005
208-555-1212

BAD DILIGENCE
666-66-6666
01/1971 (35)
100 DECEPTION AVE
TROY, NY 12180
RENSSELAER COUNTY
09/2001 - 10/2005
518-555-1212

IRA DOINGWRONG
666-66-6666
12/1964 (41)
100 MOVING ON UP STREET
BOISE, ID 83701
ADA COUNTY
12/2000 - 04/2002
208-555-1212

BAD DILIGENCE
666-66-6666
01/1971 (35)
1 ONMYOWN STREET
CAREFREE, IN 47137
CRAWFORD COUNTY
08/1998 - 02/2001
812-555-1212

IRA DOINGWRONG
666-66-6666
12/1964 (41)
1 IDENTITY THEFT WAY
BOISE, ID 83701
ADA COUNTY
03/1997 - 10/2000
208-555-1212

DUE DILIGENCE
666-66-6666
01/1971 (35)
1 ONMYOWN STREET
CAREFREE, IN 47137
CRAWFORD COUNTY
05/1995 - 02/2001
812-555-1212

DUE DILIGENCE
666-66-6666
01/1971 (35)
999 PARENTS HOUSE ROW
CAREFREE, IN 47137
CRAWFORD COUNTY
02/1989 - 05/1995

SSN AND ADDRESS VERIFICATION812-555-1212

Disclaimer:

Information contained herein is derived solely from public records, which may not be 100 percent accurate or complete. Users should consult state and federal laws, including the Fair Credit Reporting Act, before using this information in making business decisions based on the results. The National Background Directory and National Background Data, LLC are not liable from claims for damages arising from the use of this data, beyond the cost of the search(es) performed by users. Because misidentifications may occur when trying to identify a particular person, based solely upon name and other identifiers, extreme care must be exercised in the review and use of the information available through this site. This information should not be used in legal proceedings. It is recommended that users of this database obtain the original document from the jurisdiction for the purpose of legal proceedings.

The locator index product may be used exclusively to identify potential previous names and addresses the applicant may have used and to obtain the applicant's date of birth and verify the applicant's Social Security Number. The results of this search shall not be used directly for the purpose of making employment decisions. However, the results may be used to broaden the scope of employment related background checks to include additional jurisdictions and names beyond those that the applicant disclosed and to narrow the background check by including the applicant's date of birth in those cases where this information is not obtained from the applicant. The results of these expanded background checks may be used for making employment decisions in accordance with the FCRA and applicable state and local statutes. Important: The Public Records and commercially available data sources used in this system may have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate.

Date Verified:

02/05/2009

Verifier:

025

Report Completed By: TEST, ISS

THIS REPORT IS PROVIDED TO USERS WITH THE UNDERSTANDING THAT THE TENETS OF THE FAIR CREDIT REPORTING ACT ARE TO BE STRICTLY OBSERVED. ALTHOUGH THIS INFORMATION IS OBTAINED FROM RELIABLE SOURCES THE ACCURACY OF THE INFORMATION IS NOT GUARANTEED.

Commercial Investigations LLC

270 RIVER ST

TROY, NY

Tel: (800) 284-0906

Fax: (212) 937-3858

SCHEDULE C

CONSUMER SUMMARY

A Summary of Your Rights Under the Fair Credit Reporting Act

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

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You are also entitled to one free report every twelve months upon request if you certify that 1) you are unemployed and plan to seek employment within 60 days, 2) you are on welfare, or 3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRA's – to which it has provided the data – of any error). The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in further reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data violates the FCRA, you may sue them in a state or federal court.

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

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 202-326-3761
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 or 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 institutions name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal Credit Unions (words "Federal Credit Union" appear in the institutions name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by Former Civil Aeronautics Board of 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