

Commercial Investigations LLC

622 Loudon Rd.
Suite 201
Latham, NY 12210
800-284-0906

BACKGROUND INVESTIGATION REPORT

Prepared for:

Subject Information:

Subject: Diligence, Due
DOB: 01/01/1970
Social Security Number: 123-45-6789
Date/Time Last Update: May 14, 2019 10:50 AM
Order Number(s): 348231
Package Name(s):
Address: 130 REMSEN ST
Cohoes NY 12047

Requestor Information:

Requestor Name: ADMIN
Requestor Userid:
Requestor Phone: 800-284-0906
Requestor Email:
Billing Identifier 1:
Billing Identifier 2:
Billing Identifier 3:

Executive Summary:

Component	Status	Last update
SSN and Address Information for SSN 123-45-6789, page 2	COMPLETE-verified	1/05/18 01:36 PM Eastern
Origin for Due Diligence, page 2	COMPLETE-hits	1/05/18 02:30 PM Eastern
County Criminal History in MAHONING county Ohio (10 years) for Due Diligence, page 3	COMPLETE-hits	1/05/18 11:21 AM Eastern
Statewide Criminal History in New York (10 years) for Due Diligence, page 4	COMPLETE-hits	5/29/18 01:53 PM Eastern
Statewide Criminal History in Vermont (10 years) for Due Diligence, page 5	COMPLETE-clear	5/31/18 03:08 PM Eastern
Cursory Indicator New York for Due Diligence, page 5	COMPLETE-hits	1/05/18 02:26 PM Eastern
Sex Offender Report in New York for Due Diligence, page 5	COMPLETE-hits	5/14/19 10:50 AM Eastern
Sex Offender Report in Ohio for Due Diligence, page 5	COMPLETE-clear	2/27/18 11:42 AM Eastern
Employment Verification with CLEAN CUT CLIPPINGS, page 5	COMPLETE-verified	1/05/18 09:33 AM Eastern
Employment Verification with SOCIAL WORKERS OFFICE OF SOCIAL WORKERS, page 6	COMPLETE-discrepancy	1/05/18 09:32 AM Eastern

Notice : The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681-1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with Commercial Investigations LLC and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. Commercial Investigations LLC maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.

Commercial Investigations LLC

SSN and Address Information for SSN 123-45-6789-verified :

Requested Information
SSN: 123-45-6789

Retrieved Information
SSN IS VALID. ISSUED IN TN
IN THE YEAR 1973

Summary Information

NAME VARIATIONS: 2

J DOE
MARY I DOE

UNIQUE JURISDICTIONS: 2

MS DESOTO
TN SHELBY

Returned Information

J DOE

8 ANYSTREET
HERNANDO, MS 38632
County: DESOTO

Last Seen 08/XX/2008
First Seen 08/XX/2008

MARY I DOE DOB : 06/01/1961
3 ANYSTREET
MEMPHIS, TN 38118
County: SHELBY

Last Seen 05/XX/2000
First Seen 05/XX/2000

Origin for Due Diligence -hits :

Case #2009CR12345

Defendant :DUE DILIGENCE	Case Number	2009CR12345
DOB 01/01/1970	Source	MAHONING
Gender MALE	Jurisdiction	MAHONING COMMON PLEAS
Identified by : name, date of birth	Source State	OH
	Offense Date	04/23/2009
	Disposition Date	08/29/2009

Case Comments : Duplicative Note: The offense listed in this Origin Report (2009CR 12345) is the same offense listed in the County Criminal Report.

Charge	AGGRAVATED ASSAULT WITH INTENT TO CAUSE INJURY
Crime Type	FELONY
Disposition	DISPOSITION NOT PROVIDED BY SOURCE
Sentencing Date	08/29/2009
Offense Date	04/23/2009
Disposition Date	08/29/2009
Sentence Comments : DISPOSITION NOT PROVIDED BY SOURCE	

Case #CRB091234

Defendant :DUE DILIGENCE	Case Number	CRB091234
DOB 01/01/1970	Source	MAHONING
Identified by : name, date of birth	Jurisdiction	MAHONING MUNICIPAL COURT
	Source State	OH
	Offense Date	03/15/2009
	Disposition Date	05/14/2009

Case Comments : Duplicative Note: The offense listed in this Origin Report (CRB091234) is the same offense listed in the County Criminal Report.



Commercial Investigations LLC

Charge	RECKLESS ENDANGERMENT
Crime Type	MISDEMEANOR
Offense Date	4/21/2009
Disposition Date	4/29/2009

Case

Defendant :DUE DILIGENCE 130 REMSEN ST, COHOES, NY 12047 DOB 01/01/1970 Identified by : name, date of birth	Source NYS SEX OFFENDER REGISTRY Jurisdiction ALBANY Source State NY Offense Date 11/21/2016 Disposition Date 04/15/2017
--	--

Charge	FACILITATING SEXUAL ABUSE WITH A CONTROLLED SUBSTANCE
Crime Type	FELONY
Plea	NOT GUILTY
Offense Date	11/21/2016

Charge Comments : Duplicative Note: The offense listed in this Origin report is the same offense listed in the New York Statewide, Cursory Indicator, Cyber Investigation, and Sex Offender Registry Reports.

Crime Type	FELONY
Offense Date	11/21/2016
Disposition Date	04/15/2017

Search Type: National Criminal Search, Jurisdiction: MULTISTATE / XX



County Criminal History in MAHONING county Ohio (10 years) for Due Diligence -hits :

Search Type : Felony Including Misdemeanor

Case #2009CR12345

Defendant :DUE DILIGENCE
DOB 01/01/1970
Identified by : name, date of birth

Case Number	2009CR12345
Source	MAHONING COMMON PLEAS
Jurisdiction	MAHONING
Source State	OH
Offense Date	04/23/2009
Filing Date	04/23/2009
Disposition Date	08/29/2009

Case Comments : Note: Duplicative cases found, the offense listed in this County Criminal Report (2009CR12345) is the same offense listed in the Origin Report.

Commercial Investigations LLC

Charge	AGGRAVATED ASSAULT WITH INTENT TO CAUSE INJURY/HARM
Crime Type	FELONY
Disposition	GUILTY
Plea	NOT GUILTY
Sentencing Date	8/29/2009
Offense Date	4/23/2009
Disposition Date	8/29/2009
Sentence Comments : 1 YEAR JAIL, 5 YEARS PROBATION, \$500.00 FINES, \$250.00 COSTS.	

Case #CRB091234

Defendant :DUE DILIGENCE	Case Number	CRB091234
DOB 01/01/1970	Source	MAHONING MUNICIPAL COURT
Identified by : name, date of birth	Jurisdiction	MAHONING
	Source State	OH
	Offense Date	03/15/2009
	Disposition Date	05/14/2009

Case Comments : Note: Duplicative cases found, the offense listed in this County Criminal Report (CRB091234) is the same offense listed in the Origin Report.

Charge	RECKLESS ENDANGERMENT
Crime Type	MISDEMEANOR
Disposition	GUILTY
Arrest Date	3/15/2009
Sentencing Date	5/14/2009
Offense Date	3/15/2009
Disposition Date	5/14/2009
Sentence Comments : 30 DAYS JAIL, 30 DAYS JAIL SUSPENDED, 1 YEAR PROBATION, \$150.00 FINES, \$75.00 COSTS.	

Statewide Criminal History in New York (10 years) for Due Diligence -hits :

Case #2016-1234

Defendant :DUE DILIGENCE	Case Number	2016-1234
DOB 01/01/1970	Source	ALBANY
Identified by : name, date of birth	Jurisdiction	ALBANY COUNTY COURT
	Source State	NY
	Offense Date	11/21/2016
	Disposition Date	04/15/2017

Case Comments : Note: Duplicative offenses found. The case listed in this New York Statewide Report is the same offense that is listed in the Origin Report, Cursory Indicator, Cyber Investigations, and New York State Sex Offender.

Charge	FACILITATING SEXUAL ABUSE WITH A CONTROLLED SUBSTANCE
Crime Type	CLASS D FELONY
Disposition	GUILTY
Statute	PL 130.90 00
Offense Date	11/21/2016
Disposition Date	04/15/2017
Sentence Comments : IMPRISONMENT 180 DAYS, 5 YEARS PROBATION, \$1,000.00 FINES, \$500.00 SURCHARGE	

Commercial Investigations LLC

Statewide Criminal History in Vermont (10 years) for Due Diligence -clear :

No Records Found

SEARCH WAS CONDUCTED USING SUBJECTS NAME AND DATE OF BIRTH.

Cursory Indicator New York for Due Diligence -hits :

APPLICANT INFORMATION

NAME: DILIGENCE, DUE

DOB: 01/01/1970

REPORT STATUS:

SEE NY STATEWIDE, ORIGIN, AND SEX OFFENDER REGISTRY.

Sex Offender Report in New York for Due Diligence -hits :

IT APPEARS THE SUBJECT IS REGISTERED ON THE NEW YORK STATE SEX OFFENDER REGISTRY.

Last Name: DILIGENCE

First Name: DUE

Offender ID: 1234567

Risk Level: NON-VIOLENT

Designation: TIER II

Offense:FACILITATING SEXUAL ABUSE WITH A CONTROLLED SUBSTANCE

Offense Level: FELONY

Victim: FEMALE OVER 18

Sentence: 6 MONTHS PRISON, 5 YEARS PROBATION

Special Conditions: MUST REGISTER ANNUALLY

Duplicative Note: The offense listed in this Sex Offender Registry is the same offense listed in the New York Statewide, Cursory Indicator, Cyber Investigation, Developed Criminal Record, and Origin Reports.

VERIFIED BY: 1234 066

Sex Offender Report in Ohio for Due Diligence -clear :

No Records Found

IT APPEARS THE SUBJECT IS NOT REGISTERED ON THE STATE SEX OFFENDER REGISTRY.

Employment Verification with CLEAN CUT CLIPPINGS-verified :

Employer: CLEAN CUT CLIPPINGSProvided by Subject

Employer Name: CLEAN CUT CLIPPINGS

Provided by Source

CLEAN CUT CLIPPINGS

Continued on next page

Commercial Investigations LLC

Address 1:
Address 2:
City: Cohoes
State: NY
Zip: 12047
Phone Number: 111-111-11111
Position/Title: LANDSCAPER LANDSCAPER
Dates From: 01/XX/2011 01/24/2011
Dates To: 06/XX/2015 05/29/2015
Income: 0.00 / hourly
Reason For Leaving:
Separation Type:
Eligible for Rehire:
Reason for rehire eligibility:

CI ASKED VERIFIER IF SUBJECT WAS ELIGIBLE FOR REHIRE, DUE TO COMPANY POLICY VERIFIER COULD NOT DISCLOSE THAT INFORMATION.

Employer Comments:
AKA's on file:
Order Comments:
Person Interviewed: Linda
Verifier's position: Human Resources
Researched By: 066
Research Comments:

NO FURTHER INFORMATION IS AVAILABLE.

Employment Verification with SOCIAL WORKERS OFFICE OF SOCIAL WORKERS-discrepancy :

	<u>Provided by Subject</u>	<u>Provided by Source</u>
Employer Name:	SOCIAL WORKERS OFFICE OF SOCIAL WORKERS	SOCIAL WORKERS OFFICE OF SOCIAL WORKERS
Address 1:		
Address 2:		
City:	Mechanicville	
State:	NY	
Zip:	12118	
Phone Number:	111-111-11111	
Position/Title:	LICENSED SOCIAL WORKER	LICENSED SOCIAL WORKER
Dates From:	08/XX/2004	08/31/2004

Continued on next page

Commercial Investigations LLC

Dates To: 01/XX/2011 09/15/2009
Income: 0.00 / hourly
Reason For Leaving:
Separation Type:
Eligible for Rehire: No
Reason for rehire eligibility:

Employer Comments:
AKA's on file:
Order Comments:
Person Interviewed: Linda
Verifier's position: Human Resources Manager
Researched By: 066
Research Comments:

CI MARKED THIS EMPLOYMENT ADVERSE DUE TO THE SUBJECT NOT BEING ELIGIBLE FOR REHIRE, AND A DISCREPANCY IN TERM DATE OF GREATER THAN SIX MONTHS.

CI ASKED VERIFIER WHY THE SUBJECT WAS NOT ELIGIBLE FOR REHIRE, BUT DUE TO COMPANY POLICY THE VERIFIER COULD NOT RESPOND.

NO FURTHER INFORMATION IS AVAILABLE.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

-
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
 - **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
 - **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
 - **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
 - **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
 - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
 - **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

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

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>

6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- You may request a security freeze by contacting by calling the following toll-free telephone number(s):

TransUnion: 888-909-8872

Experian: 888-397-3742

Equifax: 800-685-1111 (NY residents please call 1-800-349-9960)

TransUnion, Experian and Equifax can also be reached at the following addresses:

TransUnion LLC

P.O. Box 2000

Chester, PA 19016

<https://freeze.transunion.com>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.freeze.equifax.com>