

Commercial Investigations LLC

622 Loudon Road
Suite 201
Latham NY 12210
800-284-0906

BACKGROUND INVESTIGATION REPORT

Prepared for: RFP For CI Purposes Only

Subject Information:

Subject: Diligence, Due
DOB: 01/01/1970
Social Security Number: 123-45-6789
Date/Time Last Update: August 25, 2021 09:43 AM
Order Number(s): 746103
Package Name(s): A La Carte
Address: 130 REMSEN ST
Cohoes NY 12047

Requestor Information:

Requestor Name: Sample Report
Requestor Userid: rfp/sample_report
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 3	COMPLETE-verified	8/25/21 09:02 AM Eastern
Origin for Due Diligence, page 3	COMPLETE-hits	8/25/21 09:00 AM Eastern
Motor Vehicle Report in New York for Due Diligence, page 3	COMPLETE-hits	9/12/18 09:33 AM Eastern
Civil County (Upper) in ALBANY county New York for Due Diligence, page 5	COMPLETE-hits	11/15/18 02:32 PM Eastern
County Criminal in ONEIDA county New York (10 years) for Due Diligence, page 5	COMPLETE-clear	4/27/21 10:02 AM Eastern
Federal Criminal in NORTHERN district New York for Due Diligence, page 5	COMPLETE-hits	5/29/18 01:53 PM Eastern
State Criminal in New York (10 years) for Due Diligence, page 6	COMPLETE-hits	5/29/18 01:53 PM Eastern
Cursory Indicator New York for Due Diligence, page 6	COMPLETE-hits	8/25/21 08:58 AM Eastern
Developed Criminal for Due Diligence, page 6	COMPLETE-hits	12/29/20 01:23 PM Eastern
Cyber Investigation Level 1 NY for Due Diligence, page 7	COMPLETE-hits	5/14/19 10:50 AM Eastern
Sex Offender Registry (State Specific) in New York for Due Diligence, page 7	COMPLETE-hits	6/07/21 02:50 PM Eastern
Credit Report (Employment), page 7	COMPLETE-hits	8/25/21 08:58 AM Eastern
Education Verification at COLLEGE OF ARTS AND SCIENCES in New York (08/09/1999 - 05/15/2003), page 13	COMPLETE-verified	8/09/21 09:08 AM Eastern
Employment Verification with FANCY VALLEY AND THE FOUR SEASONS (06/01/2016 - current), page 13	COMPLETE-verified	6/01/20 12:16 PM Eastern
Reference Verification with JUSTIN JUSTICE, page 14	COMPLETE-verified	8/25/21 09:04 AM Eastern
Professional License, page 15	COMPLETE-verified	8/25/21 09:03 AM Eastern
Health Care Comply Plus for Due Diligence, page 16	COMPLETE-clear	5/05/21 09:23 AM Eastern
Drug Test 10 PANEL + OXY URINE for Due Diligence, page 16	COMPLETE-positive	8/25/21 09:43 AM Eastern

Commercial Investigations LLC

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 Service Agreement with Commercial Investigations LLC and may be used solely as a factor in evaluating the named individual for employment, volunteering, promotion, reassignment, retention as an employee, or property renting/leasing. 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: 0

UNIQUE JURISDICTIONS: 0

Returned Information

Origin for Due Diligence -hits :

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

Case Comments : Note: Duplicative offenses found. The case listed in this Origin Inquiry is the same offense that is listed in the Developed Criminal Record , Cyber Investigation, Cursory Indicator, and Sex Offender Registry inquiries.

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

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

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

See attached documents and images at the end of this report.

Motor Vehicle Report in New York for Due Diligence -hits :

NEW YORK Driver Record - D8524 Order Date: 05/31/2018

Host Used: Online Bill Code:
Reference:CIWARE:141346:1013749

License: 123456789

Name: DILIGENCE, DUE Report Clear:NO



Commercial Investigations LLC

Address: 130 REMSEN ST
City, St: COHOES, NY 12047
As of:

Sex : MALE Weight: DOB : 01/01/1970 AGE: 48
Eyes: BROWN Height: 6'1" Iss Date:
Hair: Exp Date: 10/23/2018

STATUS: VALID

MVR Score: 1 STANDARD

Violations/Convictions And Failures to Appear And Accidents

ACCD 04/22/11 - AA01 - ** ACCIDENT **
LOCATION:ALBANY/36-394588 *ACC* -

Suspensions/Revocations

SUSPENDED 06/17/2016
REINSTATED 01/08/2018

License and Permit Information

License: PERSONAL Issue: Expire:01/01/2020 Status:VALID
Class:D GVWR < 26,001 LBS. TOWING VEHICLES(S) > 10,000 LBS. WHEN TOTAL < 26,001 LBS.

Miscellaneous State Data

MI #: G12345 67890 123456-70
CLASS CHANGE: 01/01/1990 NEW: *D* OLD: *5*

CONFIDENTIAL INFORMATION - TO BE USED AS PER STATE AND FEDERAL LAWS.
MISUSE MAY RESULT IN A CRIMINAL PROSECUTION

FOR STATED BUSINESS PURPOSES ONLY	Underwriting: Date: / /	Policy Issue Date: / /	Initials: Control Number: 123456
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END OF DRIVING RECORD

Motor Vehicle Report may contain accident information, accident information listed may not indicate "at fault" violations.

Commercial Investigations LLC

Civil County (Upper) in ALBANY county New York for Due Diligence -hits :

Case # 2011-1234

Defendant :DUE DILIGENCE	Case Number	2011-1234
DOB 01/01/1970	Source	ALBANY
Plaintiff :TARGET NATIONAL BANK	Jurisdiction	SUPREME / COUNTY CIVIL SUITS
Identified by : name, date of birth	Source State	NY
	Filing Date	04/23/2011
	Disposition Date	11/17/2011

Case Comments : LAWSUIT

Charge	TRANSCRIPT OF JUDGMENT
Disposition	JUDGMENT FOR PLAINTIFF

Sentence Comments : JUDGMENT FOR PLAINTIFF - SATISFIED IN FULL ON 04/21/2012; VERIFIED NAME ONLY

County Criminal in ONEIDA county New York (10 years) for Due Diligence -clear :

Search Type : Felony Including Misdemeanor

No Records Found

Federal Criminal in NORTHERN district New York for Due Diligence -hits :

Case #1:01-CR-00679-TJM-1

Defendant :DUE DILIGENCE	Case Number	1:01-CR-00679-TJM-1
DOB 01/01/1970	Source	NORTHERN
Identified by : name, date of birth	Jurisdiction	DISTRICT COURT
	Source State	NY
	Filing Date	06/01/2011
	Disposition Date	10/11/2011

Charge	CONTROLLED SUBSTANCE - SELL, DISTRIBUTE, OR DISPENSE (1)
Crime Type	FELONY
Disposition	GUILTY
Statute	21:841A=CD.F
Filing Date	6/01/2011
Disposition Date	10/11/2011

Sentence Comments : See Sentence Comments (1) below

Sentence Comments (1): DEFT SENTENCED TO 30 MONTHS IMPRISONMENT; COURT RECOMMENDS DEFT BE CONSIDERED FOR BOP'S, INTENSIVE CONFINEMENT PROGRAM; DEFT PLACED ON SUPERVISED RELEASE FOR 5 YEARS; DEFT TO SUBMIT TO SUBSTANCE ABUSE EVALUATION AND TREATMENT; DEFT TO SUBMIT TO A LCOHOL AND DRUG TESTING; DEFT TO NOTIFY 3RD PARTIES OF RISKS OCCASIONED BY DEFT'S CRIMINAL RECORD/HISTORY AND PERMIT PROBATION TO MAKE NOTIFICATIONS AND TO CONFIRM DEFT'S COMPLIANCE W/NOTIFICATION REQUIREMENT; DEFT TO PAY \$100.00 SPECIAL

Commercial Investigations LLC

ASSESSMENT

State Criminal 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 Cursory Indicator, Origin, Developed Criminal Record, and New York State Sex Offender Inquiries.

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	

Cursory Indicator New York for Due Diligence -hits :

SEE NEW YORK STATEWIDE, ORIGIN, DEVELOPED CRIMINAL, AND SEX OFFENDER REGISTRY.

Developed Criminal 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 Developed Criminal Record Report is the same offense that is listed in the Origin Report, Cyber Investigation, Cursory Indicator, 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

Case #2020-123456

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

Case Number 2020-123456
Source ALBANY
Jurisdiction ALBANY COUNTY COURT
Source State NY
Offense Date 10/31/2020

Case Comments : Note: Duplicative offenses found. The case listed in this Developed Criminal Inquiry 2020-123456 is the same offense that is listed in the New York Cursory Indicator Inquiry.

Charge	DRIVING WHILE INTOXICATED
Crime Type	CLASS E FELONY
Statute	VTL 1192.2 02
Offense Date	10/31/2020
Sentence Comments : ***CASE PENDING*** **SUBJECT HAS AN ACTIVE BENCH WARRANT ISSUED***	

Cyber Investigation Level 1 NY for Due Diligence -hits :

Search Type : Felony Including Misdemeanor

A cyber investigation returned (2) reference(s) for the Due Diligence listed. (1) was reportable, (1) was discovered but is not verifiable through legal documentation.

SEE NEW YORK STATEWIDE, ORIGIN, CURSORY INDICATOR, DEVELOPED CRIMINAL RECORD, AND SEX OFFENDER REGISTRY.

Sex Offender Registry (State Specific) 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, and Developed Criminal Record,

VERIFIED BY: 1234 066

Credit Report (Employment)-hits :

TRANSUNION EMPLOYMENT CREDIT REPORT FOR: USER REF:
RFP DATE REPORT PRINTED: 08/25/2021
ERI123456 BUREAU: 17 CENTRAL STANDARD TIME: 10:59
IN OUR FILES SINCE: 04/1988

Commercial Investigations LLC

SUBJECT NAME:
DILIGENCE, DUE
ALSO KNOWN AS:

SOCIAL SECURITY NUMBER: 123-45-6789

CURRENT ADDRESS REPORTED: 12/2013
130 REMSEN ST, COHOES, NY 12047

FORMER ADDRESS REPORTED: 05/2015
18272 ROBERTA CI., HUNTINGTON BEACH CA. 92646
525 BLOOMINGROVE DR., RENSSELAER NY. 12144

EMPLOYMENT DATA REPORTED:
CLEAN CUT CLIPPINGS RE
DATE REPORTED:06/2016 DATE REPORTED:05/2004
CREDIT INFORMATION

THE FOLLOWING CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY:

PUBLIC RECORDS:	0	CURRENT NEGATIVE ACCTS:	1	REVOLVING ACCTS:	6
COLLECTIONS:	1	PREVIOUS NEGATIVE ACCTS:	5	INSTALLMENT ACCTS:	27
TRADE ACCTS:	33	PREVIOUS TIMES NEGATIVE:	5	MORTGAGE ACCTS:	0
CREDIT INQUIRIES:	4	EMPLOYMENT INQUIRIES:	0	OPEN ACCTS:	0

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
REVOLVING:	\$1.7K	\$1.8K	\$1.6K	\$0	\$321	8%
INSTALLMENT:	\$120K	\$0	\$130K	\$0	\$0	
TOTALS:	\$100K	\$14.4K	\$140K	\$0	\$321	

THE FOLLOWING ACCOUNT INFORMATION IS PRINTED IN ORDER BY MOST NEGATIVE MANNER OF PAYMENT (MOP) AND DATE MOST RECENTLY UPDATED.

SEFCU 123456789 INSTALLMENT ACCOUNT
CLOSED UNSECURED
VERIF'D 01/2013 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 09/2010 MOST OWED: \$1153 PAY TERMS: 3 MONTHLY \$0
CLOSED 01/2013 PAST DUE:\$0
STATUS AS OF 01/2013 ACCOUNT 60 DAYS PAST DUE DATE
IN PRIOR 27 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN:11111111111111111111111111111111

DISCOVERBANK B 9616003 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 09/2017 BALANCE: \$5135 INDIVIDUAL ACCOUNT
OPENED 04/2016 MOST OWED: \$5468 CREDIT LIMIT: \$5500
PAST DUE:\$0
STATUS AS OF 09/2017 CURRENT; PAID OR PAYING AS AGREED
IN PRIOR 16 MONTH/S FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN:11111111111111111111

F 123456789 REVOLVING ACCOUNT
CRDT CARD LOST/STOLEN CHARGE ACCOUNT
VERIF'D 09/2016 BALANCE: \$0 INDIVIDUAL ACCOUNT

SYNCB/CARECR



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OPENED 12/2010 MOST OWED: \$0 CREDIT LIMIT: \$3400
CLOSED 06/2011 PAST DUE:\$0
STATUS AS OF 06/2011 CURRENT; PAID OR PAYING AS AGREED
IN PRIOR 48 MONTH/S FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN:11111111111111111111111111111111

SYNCB/CARECR F 12345678T REVOLVING ACCOUNT
CRDT CARD LOST/STOLEN CHARGE ACCOUNT
VERIF'D 09/2016 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 12/2010 MOST OWED: \$3456 CREDIT LIMIT: \$2500
CLOSED 09/2014 PAST DUE:\$0
STATUS AS OF 09/2014 CURRENT; PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D 1 TIME/S 30 DAYS LATE
PAYMENT PATTERN:11111111111111111111111111111111

US DEP ED 123456789 INSTALLMENT ACCOUNT
TRNSFRD OTHER OFFICE STUDENT LOAN
VERIF'D 07/2012 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 07/2010 MOST OWED: \$4250 PAY TERMS: 120 MONTHLY \$48
CLOSED 07/2012 PAST DUE:\$0
STATUS AS OF 07/2012 CURRENT; PAID OR PAYING AS AGREED
IN PRIOR 09 MONTH/S FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN:1111111111

SEFCU 123456789 INSTALLMENT ACCOUNT
CLOSED AUTOMOBILE
VERIF'D 07/2011 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 03/2009 MOST OWED: \$278 PAY TERMS: 60 MONTHLY \$269
CLOSED 07/2011 PAST DUE:\$0
STATUS AS OF 07/2011 CURRENT; PAID OR PAYING AS AGREED
IN PRIOR 27 MONTH/S FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN:11111111111111111111111111111111

THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF THE SUBJECT'S CREDIT REPORT:

DATE	SUBCODE	SUBSCRIBER NAME
02/23/2017	F1234568	COMMERCIAL INVESTIGATIONS
08/03/2016	F8765432	FANCY VALLEY AND THE FOUR SEASONS

THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF THE SUBJECT'S FILE FOR EMPLOYMENT USE:

DATE	SUBCODE	SUBSCRIBER NAME
02/23/2017	F1234568	COMMERCIAL INVESTIGATIONS
08/03/2016	F8765432	FANCY VALLEY AND THE FOUR SEASONS

EMPLOYMENT CREDIT REPORT SERVICED BY:



Commercial Investigations LLC

TRANSUNION

2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19016
800-888-4213

CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)

END OF TRANSUNION REPORT A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

PARA INFORMACION EN ESPANOL, VISITE WWW.CONSUMERFINANCE.GOV/LEARNMORE O ESCRIBE A LA CONSUMER FINANCIAL PROTECTION BUREAU, 1700 G STREET N.W., WASHINGTON, DC 20552.

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 MORE 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

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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
- 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:

1.a. BANKS, SAVINGS ASSOCIATIONS, AND CREDIT UNIONS WITH TOTAL ASSETS OF OVER \$10 BILLION AND THEIR AFFILIATES

CONSUMER FINANCIAL PROTECTION BUREAU
1700 G STREET, N.W.
WASHINGTON, DC 20552

b. SUCH AFFILIATES THAT ARE NOT BANKS, SAVINGS ASSOCIATIONS, OR CREDIT UNIONS ALSO SHOULD LIST, IN ADDITION TO THE CFPB:

FEDERAL TRADE COMMISSION:
CONSUMER RESPONSE CENTER -FCRA
WASHINGTON, DC 20580
1-877-382-4357

2. TO THE EXTENT NOT INCLUDED IN ITEM 1

OFFICE OF THE COMPTROLLER OF THE

Commercial Investigations LLC

- ABOVE:
- a. NATIONAL BANKS, FEDERAL SAVINGS ASSOCIATIONS, AND FEDERAL BRANCHES AND FEDERAL AGENCIES OF FOREIGN BANKS
CURRENCY
CUSTOMER ASSISTANCE GROUP
1301 MCKINNEY STREET, SUITE 3450
HOUSTON, TX 77010-9050
 - 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
FEDERAL RESERVE CONSUMER HELP CENTER
P.O. BOX. 1200
MINNEAPOLIS, MN 55480
 - c. NONMEMBER INSURED BANKS, INSURED STATE BRANCHES OF FOREIGN BANKS, AND INSURED STATE SAVINGS ASSOCIATIONS
FDIC CONSUMER RESPONSE CENTER
1100 WALNUT STREET BOX #11
KANSAS CITY, MO 64106
 - d. FEDERAL CREDIT UNIONS
NATIONAL CREDIT UNION ADMINISTRATION
OFFICE OF CONSUMER PROTECTION (OCP)
DIVISION OF CONSUMER COMPLIANCE AND OUTREACH (DCCO)
1775 DUKE STREET
ALEXANDRIA, VA 22314
3. AIR CARRIERS
ASST. GENERAL COUNSEL FOR AVIATION ENFORCEMENT & PROCEEDINGS
AVIATION CONSUMER PROTECTION DIVISION
DEPARTMENT OF TRANSPORTATION
1200 NEW JERSEY AVENUE, S.E.
WASHINGTON, DC 20590
4. CREDITORS SUBJECT TO THE SURFACE TRANSPORTATION BOARD
OFFICE OF PROCEEDINGS, SURFACE TRANSPORTATION BOARD
DEPARTMENT OF TRANSPORTATION
395 E STREET, S.W.
WASHINGTON, DC 20423
5. CREDITORS SUBJECT TO THE PACKERS AND STOCKYARDS ACT, 1921
NEAREST PACKERS AND STOCKYARDS ADMINISTRATION AREA SUPERVISOR
6. SMALL BUSINESS INVESTMENT COMPANIES
ASSOCIATE DEPUTY ADMINISTRATOR FOR CAPITAL ACCESS
UNITED STATES SMALL BUSINESS ADMINISTRATION
409 THIRD STREET, S.W., 8TH FLOOR
WASHINGTON, DC 20416
7. BROKERS AND DEALERS
SECURITIES AND EXCHANGE COMMISSION
100 F STREET, N.E.
WASHINGTON, DC 20549
8. FEDERAL LAND BANKS, FEDERAL LAND BANK ASSOCIATIONS, FEDERAL INTERMEDIATE CREDIT BANKS, AND PRODUCTION CREDIT ASSOCIATIONS
FARM CREDIT ADMINISTRATION
1501 FARM CREDIT DRIVE
MCLEAN, VA 22102-5090

Commercial Investigations LLC

9. RETAILERS, FINANCE COMPANIES, AND
ALL OTHER CREDITORS NOT LISTED ABOVE

FTC REGIONAL OFFICE FOR REGION IN
WHICH THE CREDITOR OPERATES OR
FEDERAL TRADE COMMISSION: CONSUMER
RESPONSE CENTER- FCRA
WASHINGTON, DC 20580
1-877-382-4357

Education Verification at COLLEGE OF ARTS AND SCIENCES in New York (08/09/1999 - 05/15/2003) -verified :

Institution:	COLLEGE OF ARTS AND SCIENCES		
Summary:	<u>Provided on Application Materials</u>	<u>Obtained From Education Interview</u>	<u>Research Results</u>
Date From:		08/09/1999	
Date To:		05/15/2003	
Major(s):		Social Work	
Degree(s):	MASTERS SOCIAL WORK	MASTERS SOCIAL WORK	
Graduated:	Y	YES	
Graduation Date:	XX/XX/2003	5/15/2003	
Transcript:			
GPA:			
Student ID:			
Address 1:			
Address 2:			
City:			
State:	NY		
Zip:			
Person Interviewed:	National Student Clearinghouse		
Verifier's position:			
Researched By:	066		
Researcher Comments:			
Order Comments:			

NO FURTHER INFORMATION IS AVAILABLE.

Employment Verification with FANCY VALLEY AND THE FOUR SEASONS (06/01/2016 - current) -verified :

Employer:	FANCY VALLEY AND THE FOUR SEASONS	
	<u>Provided by Subject</u>	<u>Provided by Source</u>
Employer Name:	FANCY VALLEY AND THE FOUR SEASONS	FANCY VALLEY AND THE FOUR SEASONS
Address 1:		
Address 2:		
City:	Latham	
State:	NY	

Continued on next page

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Zip: 12110
Phone Number: 111-111-11111
Position/Title: OWNER
Dates From: 06/XX/2016
Dates To: current
Income: 0.00 / hourly
Reason For Leaving:
Separation Type:
Eligible for Rehire:
Reason for rehire eligibility:

OWNER/LANDSCAPER
06/01/2016
current

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

NO FURTHER INFORMATION IS AVAILABLE.

Reference Verification with JUSTIN JUSTICE -verified :

	<u>Provided by Subject</u>	<u>Provided By Source</u>
Contact Name	JUSTIN JUSTICE	
Reference Type		
Contact Relationship	PROFESSIONAL	
Contact Phone	800-284-0906	
Contact Email		
Contact Address		
Contact City/State/Zip	, NY	,

Order Comments

No Comments Provided

Source Comments

No Comments Provided

1. RELATIONSHIP OF REFERENCE AND SUBJECT:
2. DESCRIPTION OF THE SUBJECT'S CHARACTER:

THE REFERENCE AND THE SUBJECT WORKED TOGETHER AT CLEAN CUT CLIPPINGS. THE REFERENCE IS THE OWNER. THE SUBJECT WAS A LANDSCAPER. THE REFERENCE HAS KNOWN THE SUBJECT FOR SIX YEARS.

THE SUBJECT IS ALWAYS ON TIME. THE SUBJECT IS A HARD WORKER. THE SUBJECT WILL DO HIS BEST ALWAYS.

Continued on next page

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3.	DESCRIPTION OF THE SUBJECT'S RELATIONSHIPS AND COMMUNICATION STYLE WITH OTHERS:	THE SUBJECT GETS ALONG WITH CO WORKERS. THE SUBJECT IS ARTICULATE.
4.	DESCRIPTION OF THE SUBJECT'S TEAM ORIENTATION ABILITY:	THE SUBJECT IS A TEAM PLAYER. THE SUBJECT WILL HELP OTHERS AND STAY LATE WITHOUT BEING ASKED.
5.	DESCRIPTION OF THE SUBJECT'S METHODS USED TO ADDRESS PROBLEMS:	THE SUBJECT WILL TRY TO FIND THE START OF THE ISSUE AND WORK HIS WAY BACK. THE SUBJECT WILL FOLLOW THE CHAIN OF COMMAND IF UNABLE TO SOLVE HIMSELF.
6.	DESCRIPTION OF THE SUBJECT'S REACTION TO CONSTRUCTIVE CRITICISM:	THE SUBJECT RESPONDS WELL TO CONSTRUCTIVE CRITICISM. THE SUBJECT WILL MAKE CHANGES.
7.	DESCRIPTION OF SUBJECT'S SUPERVISORY ABILITIES:	THE SUBJECT IS A NATURAL LEADER. THE SUBJECT WOULD ASSIGN DIFFERENT TASKS TO CO WORKERS AND FOLLOW UP WITH THEM ON THEIR PROGRESS.
8.	DESCRIPTION OF SUBJECT'S SHORTCOMINGS:	THE SUBJECT CAN BE A LITTLE AGGRESSIVE.
9.	DESCRIPTION OF SUBJECT'S MAJOR ACCOMPLISHMENTS:	THE SUBJECT IS A VERY HARD WORKER AND SHOULD BE COMMENDED ON HIS WORK ETHIC.
10.	DESCRIPTION OF THE CIRCUMSTANCES OF THE SUBJECT LEAVING YOUR EMPLOY:	THE COMPANY CLOSED, AND THE SUBJECT STARTED HIS OWN LANDSCAPING COMPANY.
11.	RECOMMENDATION OF SUBJECT FOR A POSITION OF TRUST AND RESPONSIBILITY:	YES
12.	AWARENESS OF BEING A REFERENCE:	YES
13.	OTHER COMMENTS:	
14.	SCALE INTERVIEW1 (POOR) TO 10 (EXCELLENT)	
15.	CHARACTER	9
16.	ATTITUDE	9
17.	ATTENDANCE	10
18.	DEPENDABILITY	9
19.	INITIATIVE	9
20.	FOLLOW UP	
21.	INTERACTION	10
22.	COOPERATION	9
23.	ORGANIZATION	9
24.	KNOWLEDGE OF WORK	10
25.	QUALITY OF WORK	10
26.	QUANTITY OF WORK	10
27.	PROBLEM ANALYSIS	9
28.	WORK PERFORMANCE	10
29.	OVERALL RATING	10

NO FURTHER INFORMATION IS AVAILABLE.

Professional License-verified :

	<u>Provided by Subject</u>	<u>Provided by Source</u>
Organization		NYS Office of Professions
Description	CPA	CERTIFIED PUBLIC ACCOUNTANCY
License Location		
State	NY	NY
License Number	123456	123456

Continued on next page

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Date Received	10/15/2003
Expiration Date	10/2022
License Status	Active
Order Comments	
Person Interviewed	
Researched By	066
Research Comments	

Health Care Comply Plus for Due Diligence -clear :

No Records Found

HEALTH CARE COMPLY PLUS 1,700 Direct Primary Sources including - Office of the Inspector General sanctions. - Excluded Parties List System - (SAM) System for Award Management List. - State licensing agency actions. - Global Scan anti-terrorist data. - State Exclusion data where available, ex. NY Medicaid Inspector Exclusion List.

Drug Test 10 PANEL + OXY URINE for Due Diligence -positive :

Test Type	D2UFLLCF16139520007
Test Package	AC10PEXPOPIMDMA
Donor Name	DUE DILIGENCE

Collection Date	2021-08-25
Specimen Id	0218278541
Lab Name	LabCorp
Lab Account	901158
Location Code	238195
Reference ID	201812267458
Combined Result	POSITIVE

MRO Information
Name

Analyte Information
Analyte Name Amphetamines
Disposition NEGATIVE

Analyte Information
Analyte Name Barbiturates
Disposition POSITIVE

Analyte Information
Analyte Name Benzodiazepines
Disposition NEGATIVE

Analyte Information
Analyte Name Cocaine
Disposition NEGATIVE

Analyte Information
Analyte Name Creatinine
Disposition IN RANGE

Commercial Investigations LLC

Analyte Information

Analyte Name Methadone
Disposition NEGATIVE

Analyte Information

Analyte Name Methaqualone
Disposition NEGATIVE

Analyte Information

Analyte Name Opiates
Disposition POSITIVE

Analyte Information

Analyte Name PH
Disposition IN RANGE

Analyte Information

Analyte Name Phencyclidine (PCP)
Disposition NEGATIVE

Analyte Information

Analyte Name Propoxyphene
Disposition NEGATIVE

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.

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- **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>