

Commercial Investigations LLC

622 Loudon Rd.

Suite 201

Latham, NY 12210

800-284-0906

BACKGROUND INVESTIGATION REPORT

Prepared for: CI Times

Subject Information:

Subject: Wright, Truly
DOB: 01/01/1980
Social Security Number: 123-45-7890
Date/Time Last Update: September 26, 2018 04:37 PM
Order Number(s): 308271
Package Name(s): A La Carte hiddenpackage
Address: 222 COTTON CANDY DR
LONG ISLAND CITY NY 11101

Requestor Information:

Requestor Name: DUEY DILIGENCE
Requestor Userid: citimes/citimesstaff
Requestor Phone: 111-111-1111
Requestor Email:
Billing Identifier 1:
Billing Identifier 2:
Billing Identifier 3:

Executive Summary:

Component

Reference Verification with FRAN TASTIC,
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Status

COMPLETE-verified

Last update

9/26/18 04:37 PM 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

Reference Verification with FRAN TASTIC -verified :

	<u>Provided by Subject</u>
Contact Name	FRAN TASTIC
Contact Phone	518-867-5309
Contact Address	
Contact city/state/zip	, NY

- | | |
|--|---|
| 1. RELATIONSHIP OF REFERENCE AND SUBJECT: | THE REFERENCE HAS KNOWN THE SUBJECT FOR FOUR AND A HALF YEARS. THE REFERENCE AND THE SUBJECT WORKED TOGETHER AT THINGS-R-WE. THE REFERENCE WAS THE SUPERVISOR. THE SUBJECT WAS A SALES ASSOCIATE. THE SUBJECT DIRECTLY REPORTED TO THE REFERENCE. |
| 2. DESCRIPTION OF THE SUBJECT'S CHARACTER: | THE SUBJECT HAS A WONDERFUL WORK ETHIC. THE SUBJECT IS VERY OUTGOING. THE SUBJECT IS WILLING TO HELP ANYONE. THE SUBJECT WILL TAKE CARE OF ANY TASK GIVEN TO HER WITH A SMILE. |
| 3. DESCRIPTION OF THE SUBJECT'S RELATIONSHIPS AND COMMUNICATION STYLE WITH OTHERS: | THE SUBJECT IS COMPASSIONATE. THE SUBJECT PUTS HER BEST FOOT FORWARD INSIDE AND OUT OF THE WORK PLACE. |
| 4. DESCRIPTION OF THE SUBJECT'S TEAM ORIENTATION ABILITY: | THE SUBJECT IS A GREAT TEAM PLAYER. THE SUBJECT ENJOYS HELPING OTHERS IN ANY WAY SHE CAN. |
| 5. DESCRIPTION OF THE SUBJECT'S METHODS USED TO ADDRESS PROBLEMS: | THE SUBJECT WILL TRY TO HANDLE ISSUES ON HER OWN WITH COMMUNICATION AND PROFESSIONALISM. THE SUBJECT WILL FOLLOW THE CHAIN OF COMMAND IF SHE IS UNABLE TO RESOLVE AN ISSUE ON HER OWN. |
| 6. DESCRIPTION OF THE SUBJECT'S REACTION TO CONSTRUCTIVE CRITICISM: | THE SUBJECT HANDLES CONSTRUCTIVE CRITICISM VERY WELL. THE SUBJECT ASKS FOR FEEDBACK AND USES IT TO IMPROVE. THE SUBJECT WANTS TO LEARN AND IMPROVE IN ANY WAY SHE CAN. |
| 7. DESCRIPTION OF SUBJECT'S SUPERVISORY ABILITIES: | THE SUBJECT HAS SUPERVISOR ABILITIES AND WOULD MAKE AN EXCELLENT MANAGER WITH THE PROPER TRAINING. |
| 8. DESCRIPTION OF SUBJECT'S SHORTCOMINGS: | NONE KNOWN |
| 9. DESCRIPTION OF SUBJECT'S MAJOR ACCOMPLISHMENTS: | THE SUBJECT IS A MODEL EMPLOYEE. THE SUBJECT IS VERY FRIENDLY. THE SUBJECT IS A HARD WORKER. |
| 10. DESCRIPTION OF THE CIRCUMSTANCES OF THE SUBJECT LEAVING YOUR EMPLOY: | THE SUBJECT LEFT TO PURSUE ANOTHER JOB OPPORTUNITY. THE SUBJECT GAVE PROPER NOTICE BEFORE LEAVING. |
| 11. RECOMMENDATION OF SUBJECT FOR A POSITION OF TRUST AND RESPONSIBILITY: | ABSOLUTELY! |
| 12. AWARENESS OF BEING A REFERENCE: | YES |
| 13. OTHER COMMENTS: | THE REFERENCE STATED TO HIRE THE SUBJECT AS SHE WILL NOT DISAPPOINT. |
| 14. SCALE INTERVIEW1 (POOR) TO 10 (EXCELLENT) | |
| 15. CHARACTER | 10 |
| 16. ATTITUDE | 10 |
| 17. ATTENDANCE | 10 |
| 18. DEPENDABILITY | 10 |

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19. INITIATIVE	10
20. FOLLOW UP	10
21. INTERACTION	10
22. COOPERATION	10
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.

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 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 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>