



Sample Report

TO: **Sara K. Smith**
ABC CORPORATION
1244 Western Avenue SE
Chicago, IL 60601-9843
E-mail: sara.smith@abccorp.com

02-06-0303 CI:000001	BACKGROUND INVESTIGATION REPORT	PR-11/04/02
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Applicant: DOE, JENNIFER MARIE 123 Anderson Lakes Parkway Vernon Hills, IL 60061-	Date Entered: 11/04/02
	Page: 1

SS No: 444-99-6666
Aka: WILSON

Investigation Summary

Verification Type	Information Source	----- Verification Status -----				Outstanding Performance	Concern / Discrepancy
		Complete	Closed	N/A	Pending		
Academic							
	UNIVERSITY OF WISCONSIN	[X]	[]	[]	[]	[]	[X]
	NORTHWESTERN BUSINESS COL	[X]	[]	[]	[]	[]	[]
Employment							
	AB TECHNOLOGIES	[X]	[]	[]	[]	[]	[X]
	CD TEMPS	[]	[X]	[]	[]	[]	[]
	UNIVERSITY OF WISCONSIN	[X]	[]	[]	[]	[]	[]
County Criminal							
	ILLINOIS/COOK	[X]	[]	[]	[]	[]	[]
	ILLINOIS/LAKE	[X]	[]	[]	[]	[]	[X]
	WISCONSIN/MILWAUKEE	[X]	[]	[]	[]	[]	[]
	WISCONSIN/DANE	[X]	[]	[]	[]	[]	[X]
Federal Criminal							
	ILLINOIS/NORTHERN FEDERAL	[X]	[]	[]	[]	[]	[]
	WISCONSIN/EASTERN FEDERAL	[X]	[]	[]	[]	[]	[]
	WISCONSIN/WESTERN FEDERAL	[]	[]	[]	[X]	[]	[]
Motor Vehicle							
	IL	[X]	[]	[]	[]	[]	[]
Credit							
	CSC/EQUIFAX	[X]	[]	[]	[]	[]	[X]
SSN Trace							
	CSC/EQUIFAX	[X]	[]	[]	[]	[]	[]
Global Watch Alert							
	GLOBAL WATCH ALERT	[X]	[]	[]	[]	[]	[X]
Drug Screen							
	SAMHSA CERTIFIED LABS	[X]	[]	[]	[]	[]	[]

The information in the above report may have been obtained from third-party sources that maintain this information. If this report includes criminal record searches, please note that some minor charges may have been processed in a lower court that has no central reporting location. These types of charges, therefore, may not be included herein. Though Verifications, Inc. (VI) has made every effort to provide

accurate information, the accuracy and/or completeness of the information provided cannot be guaranteed. By engaging VI, you release VI, and all of its officers, agents, and employees from all liability for any negligence associated with providing the enclosed information.

Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

Academic

Source: **UNIVERSITY OF WISCONSIN**
 University Avenue
 Madison, WI 53706

Complete

	<u>Reported Information</u>	<u>Verified Information</u>
Did applicant graduate?	Yes	No
If YES, date of graduation:	1996	
- Degree:	Bachelor of Arts	
- Major:	Marketing/Public Admin.	
- Minor:		
- Honors and/or GPA:		
If NO, dates of attendance (from - to):		Fall 1993 to June 1996
- Program of study/major:		Marketing/Public Admin.
- Credits earned:		See Comments Below
- Status:		Senior

Comments:

This verification will only be completed in written form. A request was faxed on 11/04/02 to the Registrar. Follow up will continue.

----- Follow up Fax Sent -----

----- 11/05/02 Verification Completed -----

Contact stated applicant was short six credit hours. This verification is considered a concern/discrepancy due to the lack of records indicating the applicant graduated.

Academic

Source: **NORTHWESTERN BUSINESS COLLEGE**
 4829 North Lipps Avenue
 Chicago, IL 60630

Complete

	<u>Reported Information</u>	<u>Verified Information</u>
Did applicant graduate?	Yes	Yes
If YES, date of graduation:	1993	May 10, 1993
- Degree:	Associates	Associates
- Major:	Business	Business
- Minor:		
- Honors and/or GPA:		
If NO, dates of attendance (from - to):		
- Program of study/major:		
- Credits earned:		
- Status:		

Comments:



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

Employment

Source: **AB TECHNOLOGIES** **Complete**
 123 Charles Avenue
 Schaumburg, IL 60630

	<u>Reported Information</u>	<u>Verified Information</u>
<i>Was applicant ever employed by you?</i>	Yes	Yes
<i>Dates of employment (from - to):</i>	10/97 to Present	10/97 to 10/00
<i>Title:</i>	Product Manager	Associate Product Mgr
<i>Earnings:</i>	\$42,000/yr.	
<i>Reason employment ended:</i>	Still Employed	Terminated
<i>Is applicant eligible for rehire?</i>		No
<i>Employment Comments:</i>	Contact stated applicant had been terminated due to attendance problems and was not eligible for rehire as a result. This verification is considered a concern/discrepancy due to the difference in employment status, termination, and negative rehire status. Please note difference in titles.	

Employment

Source: **CD TEMPS** **Closed**
 456 Michigan Avenue, Suite 12
 Chicago, IL 60601

	<u>Reported Information</u>	<u>Verified Information</u>
<i>Was applicant ever employed by you?</i>	Yes	
<i>Dates of employment (from - to):</i>	08/96 to 07/97	
<i>Title:</i>	Computer Operator	
<i>Earnings:</i>	None given	
<i>Reason employment ended:</i>	Voluntary	
<i>Is applicant eligible for rehire?</i>		
<i>Employment Comments:</i>	<p>Information has been requested from the Human Resource Department by voice mail. Follow up calls will continue.</p> <p>----- Follow up Message Left on Voice Mail -----</p> <p>----- Follow up Message Left on Voice Mail -----</p> <p>----- 11/11/02 Verification Closed -----</p> <p>Contact stated that all employment records from 1995–1997 had been lost in an office relocation. No additional information can be provided; this verification is being closed.</p>	



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

Employment

Source: **UNIVERSITY OF WISCONSIN** **Complete**
 University Avenue
 Madison, WI 53706

	<u>Reported Information</u>	<u>Verified Information</u>
<i>Was applicant ever employed by you?</i>	Yes	Yes
<i>Dates of employment (from - to):</i>	1994 to 1996	09/94 to 03/96
<i>Title:</i>	Student Worker	Work Study Employee
<i>Earnings:</i>	\$6.00/hr.	\$5.50 - \$6.00/hr.
<i>Reason employment ended:</i>	Graduated	
<i>Is applicant eligible for rehire?</i>		
<i>Employment Comments:</i>	Contact stated applicant was a "generally dependable" worker and had done an acceptable job in most departments where she was assigned. No other information was available.	

County Criminal

Source: **ILLINOIS/COOK** **Complete**
Review Dates Starting: 1995
Ending: 2002
Criminal Search Results: A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 11/04/02 and will be forwarded upon receipt. Results are generally received within 2-3 business days after a request is made. If additional research is required, a slight delay may be encountered. A typical delay does not exceed an additional 1-2 business days.

***** 11/06/02 Verification Completed *****

No felony or misdemeanor convictions or outstanding warrants were found in the above county from 1995 to 11/06/02, using all names provided and developed.



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

County Criminal

Source: **ILLINOIS/LAKE**

Complete

Review Dates Starting: 1995

Ending: 2002

Criminal Search Results: A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 11/04/02 and will be forwarded upon receipt. Results are generally received within 2-3 business days after a request is made. If additional research is required, a slight delay may be encountered. A typical delay does not exceed an additional 1-2 business days.

***** 11/07/02 Verification Completed *****

Case No.: #92CR509912
05/26/99 Burglary (Felony)
07/12/99 Guilty
Sentence: 36 months probation and \$150.00 restitution.

County Criminal

Source: **WISCONSIN/MILWAUKEE**

Complete

Review Dates Starting: 1995

Ending: 2002

Criminal Search Results: A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 11/04/02 and will be forwarded upon receipt. Results are generally received within 2-3 business days after a request is made. If additional research is required, a slight delay may be encountered. A typical delay does not exceed an additional 1-2 business days.

*****11/06/02 Verification Completed *****

No felony or misdemeanor convictions or outstanding warrants were found in the above county from 1995 to 11/06/02, using all names provided and developed.



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

County Criminal

Source: **WISCONSIN/DANE**
Review Dates Starting: 1995
Ending: 2002
Criminal Search Results:

Complete

A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 06/03/02 and will be forwarded upon receipt. Results are generally received within 2-3 business days after a request is made. If additional research is required, a slight delay may be encountered. A typical delay does not exceed an additional 1-2 business days.

----- 11/07/02 Checked Status -----
***** 11/07/02 Verification Completed *****

Case No.: #90-0810999
03/03/96 Driving while intoxicated (Misdemeanor)
04/30/95 Guilty
Sentence: \$700 fine with \$300 of the fine stayed, pay \$40 for traffic surcharge, \$75 DUI assessment, 90 days in jail with 86 of those days stayed, 1 year probation and no same or similar.

Federal Criminal

Source: **ILLINOIS/NORTHERN FEDERAL**
Review Dates Starting: 1995
Ending: 2002
Criminal Search Results:

Complete

***** 06/03/02 Verification Completed *****
No federal criminal convictions or outstanding warrants were found in the above district from 06/30/91 to 06/03/02, using all names provided and developed.

Federal Criminal

Source: **WISCONSIN/EASTERN FEDERAL**
Review Dates Starting: 1995
Ending: 2002
Criminal Search Results:

Complete

***** 11/04/02 Verification Completed *****
No federal criminal convictions or outstanding warrants were found in the above district from 11/01/92 to 11/04/02, using all names provided and developed.



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

Federal Criminal

Source: **WISCONSIN/WESTERN FEDERAL** **Pending**
Review Dates Starting: 1995
Ending: 2002
Criminal Search Results: A criminal record search must be conducted by an investigator or court clerk at this location. The information was requested on 11/04/02 and will be forwarded upon receipt.

Motor Vehicle

Source:	IL	Reported Information	Complete Verified Information
<i>Drivers License No.:</i>		L-225-522-525-555	L-225-522-525-555
<i>Status:</i>			VALID
<i>Class:</i>			C
<i>Expiration Date:</i>			09/15/04
<i>Comments:</i>		03/12/98; Speeding 12/01/98; Speeding 10/10/99; Accident. (Records do not indicate if driver was at fault.)	

Credit

Source: **CSC/EQUIFAX** **Complete**
Public Records or Other Information: Federal tax liens were filed against applicant 09/99 for \$1229 and \$828. These do not show released. Applicant has an account in collection filed 10/99 for \$487. This does not show paid.

Trade Balance: Applicant has four reporting trades with one at -0- balance or satisfied.
 Total remaining balance is \$25K.

Payment History: Applicant has no line of credit available. Applicant has been late thirty days once and late sixty days three times on the remaining balance.



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

SSN Trace

Source: **CSC/EQUIFAX**

Complete

Results: SOCIAL SECURITY NUMBER TRACE ON 444-99-6666.

NAME
ADDRESS/ADDRESS REPORTED DATE

- 1. DOE, JENNIFER MARIE
123 Anderson Lakes Parkway, Vernon Hills, IL 60061 02/05/00
456 Salem Court, #1, Schaumburg, IL 60176 10/10/99
- 2. WILSON, JENNIFER MARIE
789 Harrison Street, Madison, WI 55387 10/30/96
123 Clemson Court, Madison, WI 55389 09/08/96

SSN ISSUED 1987-1988; WI

If criminal checks have been requested, the applicable addresses and other names, as well as those on the application, have been used to determine jurisdictions unless otherwise requested by the client.

Global Watch Alert

Source: **GLOBAL WATCH ALERT**

Complete

Reported Information

Verified Information

Is there a possible match?

Yes

Comments:

----- 11/04/02 Verification Completed -----

A search has been conducted of multiple United States and European Union watch lists using all names provided and developed. A possible match has been identified. Because identifiers in watch lists are limited, other research and/or applicant information may be required for a final determination. The name and address (if available) upon which the possible match was made follows, along with source list and any other information provided.

Name : Jennifer Marie Doe
Address : 123 Anderson Lakes Parkway
Vernon Hills, IL 60061

Denial Type: Specially Designated Narcotics Trafficker (SDNT)

Federal Register Citation: Volume=62; Page 10000

Expiration Date: 2078-12-31 (12/31/2078)



Applicant: **DOE, JENNIFER MARIE**

Date Entered: 11/04/02

Drug Screen

Source: **SAMHSA CERTIFIED LABS**

Reported Information

**Complete
Verified Information**

Result:

Negative

Comment:

Detail results attached.

End of Report



CHEM REVIEW

3333 E Broadway, Ste 1201 * Bismarck, ND * 58501 * (800) 555-1212

Individual Drug Screen Report

11/07/2002

SARA K. SMITH
ABC CORPORATION
1244 WESTERN AVENUE SE
CHICAGO, IL 60601-9843

Customer: 15727

Employee Information:

SSN: 444-99-6666

Other ID:

Job Name :

Specimen ID: 1537621

Donor: DOE, JENNIFER MARIE

Test Information:

Industry: NON-DOT

COC code: 80138080

Reason: Pre-employment

Lab: SAMHSA CERTIFIED

Lab Acct. #: 80138080

Orig Loc Code:

Description: SAMHSA Certified Lab Acct

Collection: 6/4/2002 3:00:00 PM

Tested: 11/06/2002 2:01:00 AM

Lab: 11/06/2002 5:46:00 AM

Result: **NEGATIVE**

Performed Test: **DRUG TEST - 36229N**

Comments:

Lab Comments:

MRO Comments:

Drugs Tested	Result
Opiates	NEGATIVE
Barbiturates	NEGATIVE
Methqualone	NEGATIVE
Benzodiazepines	NEGATIVE
Amphetamines	NEGATIVE
Cocaine	NEGATIVE
Phencyclidine	NEGATIVE
Marijuana	NEGATIVE

P. Pepper Date Released: 6/5/2002 9:34:47 AM

The testing of this specimen was performed by a NIDA/SAMHSA certified laboratory.

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 CRAs 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 also are 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 CRAs -- 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 future 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 state or federal court.

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 of 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 institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's 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 or 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

END

