



Applicant Information

Name:	T***** R***** *****	Address:	*****
SSN:	***-**-****		PASCO, WA 99301
DOB:	09/27/****		
Position:			
Acctg Code:	OTHLER		
Status:	COMPLETED		

Page Number	Status Detail	8 of 8 Orders Completed 100%	Flagged / Discrepancy
			Service Alert
			Completed
	Orders Placed		OrderID
	Pkg: The Prospector		17831776
2	Multi State Criminal		17831779
3	Employment Credit WFraud		17831778
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Requested From: ACRAnet
Request by: *****

Applicant Name: ***** T***** R*****
Applicant SSN: ***_*_*_*
Profile No: 2009050857772483

Employment Credit WFraud

17831778



Borrower Information

Name: T***** R***** ***** Date of Birth: 09/27/****
Social Security Number: ***_*_*_*

Address Information

Current Address: ***** PASCO WA 99301

Credit Information

Credit Reports Used:

File Identification from Credit Bureau

	Name	Date of Birth	SSN	Bureau
Borrower	T***** R***** Current Address: ***** , PASCO, WA 99301	09/27/****	***_*_*_*	
Borrower	T***** R***** Current Address: ***** , PASCO, WA 99301 Former Address: KENNEWICK, WA 99336 Former Address: PASCO, WA 99301 Employer: CHURCH Employer: TEMPSIDE Employer: BANKTELLER		***_*_*_*	TRANSUNION

Messages from Credit Bureau

Message Bureau

Summary of Credit Accounts by Count (#)

Public Records	0	Revolving	14
Collections	0	Installment	3
Currently Past Due	0	Mortgage	1
Historically Past Due: # Accounts - # times	0 - 0	Total	20
Inquiries	2	Open	1

Summary of Credit Accounts by Amount (\$)

Type of Account	Credit Limit	High Balance	Opening Amt	Payments	Current Balance	Past Due	% Avail
Revolving	\$36,700	\$11,833		\$10	\$267	0	0.99
Installment	0	\$9,261	\$9,261	0	0	0	-
Mortgage	0	\$109,600	\$109,600	\$840	\$108,680	0	-
Collection	0	0			0	0	-
Total	\$36,700	\$130,694		\$850	\$108,947	0	-
Closed with Balance							-

Credit Scores

Type Score Comments Source



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Received: 05/08/2009
Completed: 05/12/2009

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Applicant Name: ***** T***** R*****
Applicant SSN: ***_*_*_*_*_*
Profile No: 2009050857772483

SSN Verification

17831777



12 Subjects Found.

SSN is valid. Issued in Colorado (Issued In Year 1988)

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: PASCO, WA 99301-9466
FRANKLIN County
02/2008 to 04/2009

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: KENNEWICK, WA 99336-8166
BENTON County
08/2007 to 04/2008

T***** R *****

SSN: xxx-xx-**** DOB: 09-27-**** Age:
Address: LITTLETON, CO 80123-1754
ARAPAHOE County
05/2001 to 12/2007

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: PASCO, WA 99301-3180
FRANKLIN County
04/2007 to 10/2007

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: PORTLAND, OR 97225-6380
WASHINGTON County
07/2006 to 04/2007

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: PORTLAND, OR 97225-6380
WASHINGTON County
07/2006 to 11/2006

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:



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Applicant Name: *****; T***** R*****
Applicant SSN: ***-**-*****
Profile No: 2009050857772483

Address:

KENNEWICK, WA 99336-8535
BENTON County
08/2005 to 07/2006

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: PROSSER, WA 99350-0833
BENTON County
02/2005 to 08/2005

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: PROSSER, WA 99350-1314
BENTON County
09/2004 to 02/2005

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: MONUMENT, CO 80132-7403
EL PASO County
09/2002 to 09/2002

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: COLORADO SPRINGS, CO 80917-1918
EL PASO County
10/2001 to 01/2002

T***** R *****

SSN: xxx-xx-**** DOB: -- Age:
Address: COLORADO SPRINGS, CO 80920-3283
EL PASO County
12/2001 to 12/2001

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



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sources used in this system may have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate.

MMVIII16-I1351

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05/19/09
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Applicant Name: ****, T*** R*****
Applicant SSN: ***_*_*****
Profile No: 2009050857772483

Motor Vehical Report

WA Term: 3Y, License Number:

17831804



NO VIOLATION(S) AND/OR RESTRICTION(S) FOUND

LICENSE #: ****
STATE OF ISSUE: WASHINGTON
LICENSE CLASS: OPERATOR
ISSUE DATE: 05/11/2005
EXPIRE DATE: 09/27/2009
LICENSE STATUS: VALID
RESTRICTIONS: NONE
ENDORSEMENTS: NONE
MVR STATUS: THIS STATE REPORTS NO MOTOR VEHICLE VIOLATIONS FOR THIS DRIVERS LICENSE

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05/19/09
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Requested From: ACRAnet
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Applicant Name: ****, T**** R*****
Applicant SSN: ***_*_*_*****
Profile No: 2009050857772483

Employment Verification

17831825



Employer Company Name B***** NATIONAL
Employer Contact Name J**** B*****
Employer City RICHLAND
Employer State WA
Employer Phone Number 509-111-2222
Start Date
End Date
Job Title
Salary
Previous Name
Applicant Phone Number

HIRE DATE: 02/26/2007
TERMINATION DATE: 04/09/2009
POSITION: PURCHASING SPECIALIST
FULL OR PART TIME: FULL TIME
SALARY/WAGE: REFUSED
DATE VERIFIED: 05/12/2009
VERIFIED BY:
VERIFIERS POSITION: N/A

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Applicant Name: *****, T***** R*****
Applicant SSN: ***_****_****
Profile No: 2009050857772483

Employment Verification 2

17831872



Employer Company Name B***** T** W*****
Employer Contact Name LINDA
Employer City TUALATIN
Employer State OR
Employer Phone Number 503-6**-1****
Applicant Phone Number
End Date 02/2007
Start Date 07/2006
Job Title FINANCIAL SERV CONSULTANT
Salary
Previous Name

HIRE DATE: 07/2006
TERMINATION DATE: 02/2007
POSITION: FINANCIAL SERVICES CONSULTANT
FULL OR PART TIME: FULL TIME
SALARY/WAGE: REFUSED
DATE VERIFIED: 05/08/2009
VERIFIED BY: LINDA
VERIFIERS POSITION: SUPERVISOR

JOB REQUIREMENTS MET: REFUSED
ATTENDANCE REQUIREMENTS MET: REFUSED
INCIDENTS OF WORK PLACE VIOLENCE: REFUSED
REASONS TO QUESTION HONESTY: REFUSED
ABILITY TO GET ALONG WITH OTHERS: REFUSED
REASON FOR SEPARATION: REFUSED
ELIGIBILITY FOR REHIRE: REFUSED

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Requested From: ACRAnet
Request by: **

Applicant Name: ***** T***** R*****
Applicant SSN: ***-**-*****
Profile No: 2009050857772483

Employment Verification 3

17831908



Employer Company Name S*****
Employer Contact Name D****
Employer City KENNEWICK
Employer State WA
Employer Phone Number 509-511-1111
Previous Name
Applicant Phone Number
Start Date 08/2005
End Date 04/2006
Job Title
Salary

HIRE DATE: 08/18/2005
TERMINATION DATE: 03/30/2006
POSITION:
FULL OR PART TIME: NOT LISTED
SALARY/WAGE: NOT LISTED
DATE VERIFIED: 05/08/2009
VERIFIED BY: THE WORK NUMBER
VERIFIERS POSITION: N/A

End Of Report

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Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.
- **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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Complaints 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 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
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