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07-4-11972 **BACKGROUND INVESTIGATION REPORT** PR-4/9/07

Applicant: Name Redacted for Privacy
Address Redacted for Privacy
VAN WERT, OH 45891
Entered: 04/04/07
Completed: 04/09/07

Aka:

SS No: XXX-XX-1590

Investigation Summary

Verification Type Information Source	Verification Status					
	Complete	Closed	Not Accessible	In Progress	Outstanding Performance	Concern/Discrepancy

Driving Record

OHIO [X] [] [] [] [] [X]

The information in this report may have been obtained from third-party sources who maintain this information. If this report includes criminal record searches, please note that some minor charges may have been processed in a lower court which 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.

Driving Record

Source: **OHIO** **Complete**

	<u>Reported Information</u>	<u>Verified Information</u>
Drivers License No.:	License # Redacted	License # Redacted
Status:		SUSPENDED
Class:		OPERATOR
Expiration Date:	11/01/2008	11/25/2008

Driving Record: ----- 04/05/07 Verification Updated -----
This verification was submitted electronically on 04/05/07. Information will be forwarded upon receipt.

----- 04/06/07 Verification Completed -----
***NOTE: The following information is located under: Name Redacted.

- 11/29/04 - Accident (Records do not indicate if driver was at fault.)
- 11/25/05 - Speed 71/55
- 07/03/06 - Speed 66/55
- 08/06/06 - Speed 64/45
- 10/27/06 - Non-compliance suspension
- 10/29/06 - Miscellaneous violation - no further information provided
- 10/29/06 - Driving under suspension/revocation

A Summary of Your Rights Under the Fair Credit Reporting Act
(As provided by the Federal Trade Commission)

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 information from 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 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 results 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 files 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:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 <i>phone: 877-382-4357</i>
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 <i>phone: 800-613-6743</i>
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 <i>phone: 202-452-3693</i>
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 <i>phone: 800-842-6929</i>
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 <i>phone: 703-518-6360</i>
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, MO 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 <i>phone: 202-366-1306</i>
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 <i>phone: 202-720-7051</i>

NOTICE PER CALIFORNIA CIVIL CODE 1786.29

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report.

NOTICE TO CONSUMER

California Provisions Regarding Procurement
Of an Investigative Consumer Report (Consumer Report)
As Required by California Civil Code 1786.29

In California, any report concerning a consumer's character, general reputation, personal characteristics or mode of living is defined as an "Investigative Consumer Report." In addition to your rights under federal law, you have the following additional rights under California Civil Code, Section 1786.29.

For a period of two years following its preparation, you have the right to receive a copy of your report and/or to inspect Verifications, Inc. files during normal business hours provided reasonable notice is given.

The inspection may be in person, by certified mail, or by telephone and proper identification must be provided. You may be required to pay the cost of copying your file; but there will be none if you are unemployed, receiving public assistance, or have reason to believe fraud has occurred in regard to your personal information.

You may be accompanied by one other person who must also show proper identification;

Verifications, Inc. will provide trained personnel to explain information in the report and will provide written explanation for any coded information.

Any questions regarding this notice should be directed to:



775-215-5770

support@greataupair.com