



Completed Report

The FCRA Consumer Rights Are Attached

REFERENCE INVESTIGATION REPORT

Entered: 2/7/06

Completed: 2/7/06

Candidate: Redacted for privacy
 Redacted for privacy
 Sedro-Woolley, WA 98284

Ordered by
 Redacted, Family

Phone: XXX-XXX-XXXX

Email
 Redacted for privacy

SS No: XXX-XX-XXXX

Aka:

Investigation Summary

Verification Status

Reference Sources

	Complete	Closed	Not Accessible	Pending	Outstanding Performance	Concern/Discrepancy
Name Redacted XXX-XXX-XXXX	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name Redacted XXX-XXX-XXXX	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name Redacted XXX-XXX-XXXX	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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Reference Report

Source: Name redacted for privacy
 Address redacted for privacy
 Stanwood, WA 98292

Call History: 2/7/06 @ 11:26am left phone message. 2/7/06 @ 3:20pm made contact.

Relationship: Personal Professional **Reported Information** **Verified Information**

Years known: 5/05-Current 5/05-Current

Company name: Family Family

1.	Confirm name, title and location of reference.	Name redacted, Supervising Parent, Stanwood, WA 98292.
2.	How long have you known the applicant?	Mrs. Redacted has known Redacted since May 2005.
3.	What was the nature of your relationship to the applicant? (For personal references)	Mrs. Redacted is the supervising parent who along with her husband hired Name Redacted as a nanny for the family's 2 children ages, 2 and 5. The five year old is a special needs child.
4.	What were the responsibilities of the applicant?	Redacted is responsible for getting the children up in the morning and getting the 5 year old ready for school. He needs assistance with every aspect of daily living. Redacted dresses him, brushes his teeth, helps with toileting, and feeds him and keeps his feeding tube clean. She sees that he gets on the school bus safely and takes care of him after school. The rest of the day she cares for the 2 year old. She prepares meals and snacks, dresses the baby, changes her, plays with her, and fully engages her in age appropriate activities. She also reads to her, and watches out for her safety as well as works with her developmental and educational needs. Although Redacted is not required to clean the house, she is responsible for keeping the children's things clean and in order.
5.	What were the applicant's strengths?	Redacted is patient, reliable, responsible, and trustworthy and has high ethics. She is also loving, caring and has a sweet demeanor. Redacted also knows sign language which is necessary since the 5 year old is non verbal. Mrs. Redacted said that she never has to worry about leaving her children and feels very comfortable with Redacted's care of them.
6.	What kind of attitude did the applicant usually have?	Redacted has a very good attitude.
7.	What, if any, challenges did you face in dealing with the applicant?	The only area that Redacted needs to be reminded of is cleanliness. Mrs. Redacted said that she is great with the children and just needs to know what is expected of her. She is very willing to comply.

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8.	Why did the applicant leave?	The family just moved farther away, and since Redacted needs to be at work at 4am she has decided that it is too far.
9.	Would you hire the applicant again?	'Yes, for sure.'
10.	Would you have any hesitation or reservations about recommending the applicant to serve as our nanny?	'No.'
11.	Area for Improvement	The area of cleanliness was the only thing she mentioned and felt Redacted could be a bit more self initiating in this.

Reference Report

Source: Name redacted for privacy

Address redacted for privacy
 Sedro Woolley, WA 98284

Call History: 2/7/06 @ 11:25pm made contact with Dana Fish.

Relationship: Personal Professional

Reported Information

Verified Information

Years known:

2003-Current

2003-Current

Company name:

Family

Family

1.	Confirm name, title and location of reference.	Redacted Fish, Supervising Parent, Sedro Woolley, WA 98284.
2.	How long have you known the applicant?	Mrs. Redacted has known Redacted since 2003.
3.	What was the nature of your relationship to the applicant? (For personal references)	Mrs. Redacted and her husband hired Redacted to baby sit for the family's three children. Mr. Redacted was also Redacted's youth pastor at church.
4.	What were the responsibilities of the applicant?	Redacted is responsible for feeding, changing, bathing, playing with and comforting the baby. She plays games with the older children as well as keeps them on task with their chores and homework. She reads to them and fully participates with them as well. Redacted also keeps the house tidy.
5.	What were the applicant's strengths?	Mrs. Redacted said that Redacted is wonderful. She is loving, caring, responsible, attentive to the children's needs, and engaging. She also listens to the parents requests and carries

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		them out. The children love her and look forward to her being there.
6.	What kind of attitude did the applicant usually have?	Redacted's usual attitude is happy.
7.	What, if any, challenges did you face in dealing with the applicant?	Mrs. Redacted hasn't had any.
8.	Why did the applicant leave?	NA.
9.	Would you hire the applicant again?	'Definitely.'
10.	Would you have any hesitation or reservations about recommending the applicant to serve as our nanny?	'No.'
11.	Area for Improvement	Mrs. Redacted couldn't think of any.

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Reference Report

Source: Name redacted for privacy

Address redacted for privacy
 Sedro Woolley, WA 98284

Call History: 2/7/06 @ 11:56 am made contact.

Relationship: Personal Professional

Reported Information

Verified Information

Years known:

2003-2005

2003-2005

Company name:

Family

Family

1.	Confirm name, title and location of reference.	Redacted, Supervising Parent, Sedro Woolley, WA 98284
2.	How long have you known the applicant?	Mrs. Redacted has known Redacted since 2003.
3.	What was the nature of your relationship to the applicant? (For personal references)	The family hired Redacted to baby sit the family's 2 children, ages 7 and 9.
4.	What were the responsibilities of the applicant?	Redacted was responsible for all aspects of the children's care when she was there. She prepared and served their meals, engaged them in age appropriate activities such as crafts, cooking, reading, playing dress up and other games. She also took them to the nearby creek to play and build in the clay. She once took them to a chocolate factory where she had worked. The children loved it. Mrs. Redacted said that Redacted went beyond what was expected of her and did thoughtful things like sending occasional notes and bringing gifts for the children.
5.	What were the applicant's strengths?	Redacted was responsible, loving, caring, and had a great personality; She was also honest and always treated the children like they were special.
6.	What kind of attitude did the applicant usually have?	Redacted's usual attitude was upbeat.
7.	What, if any, challenges did you face in dealing with the applicant?	Mrs. Redacted didn't have any. She did say that she felt it was important that it was made clear as to what was expected. Redacted was very good at complying with what was asked of her.
8.	Why did the applicant leave?	The family no longer needed a babysitter. However, she did say that if she needed someone to stay overnight she would definitely call Redacted.

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9.	Would you hire the applicant again?	'Yes.'
10.	Would you have any hesitation or reservations about recommending the applicant to serve as our nanny?	'No, certainly not.'
11.	Area for Improvement	<p>Mrs. Redacted said that she was very pleased with Redacted's work. The only suggestion was that if everything had worked itself out while Redacted was there, Mrs. Redacted didn't want to hear about anything that might have gone on other than the positive things. Since Redacted was there as a babysitter on the Redacted's date night, Mrs. Redacted wanted to continue to enjoy the experience of her time with her husband. She said that this wasn't a big thing; just something she felt would be helpful.</p>

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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.

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- **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:
CRA's, 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>

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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>