

NEW BUSINESS SET UP
17041 EL CAMINO REAL, SUITE 102
Houston, TX 77058
Phone:

PRE-ADVERSE ACTION LETTER

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
JOE CLEAN
1 MAIN STREET
FREEPORT, TX 77541

We are writing to inform you that in evaluating your application for employment we have received the enclosed consumer report. This notification is provided because we may make an adverse decision that may be based, in whole or part, on this report. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act and state law.

The report was procured pursuant to an authorization signed by you. A summary of your rights as a consumer is enclosed. If you have any questions regarding this report or believe that it may contain incorrect information, you may contact the provider of the report, AAA Credit Screening Services, and they will respond to your inquiry. Their mailing address and phone number are listed below:

AAA Credit Screening Services
17041 El Camino Real Suite 102
Houston, TX 77058
Phone: 281-282-0447
Fax: 281-286-7128
<http://www.aaacredit.net>

AAA Credit Screening Services only provided us the consumer report and plays no part in the decision to take any action on your employment application. AAA Credit Screening Services is unable to provide you with specific reasons for any employment related decisions to be made.

Sincerely,
NEW BUSINESS SET UP

Enclosures: Consumer Rights Notification
Consumer Report

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la 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.
- **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:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

CONTACT:

a. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
P.O. Box. 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street, S.W.
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, S.W., 8th Floor
Washington, DC 20416

Securities and Exchange Commission
100 F Street, N.E.
Washington, DC 20549

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or
Federal Trade Commission: Consumer Response Center - FCRA

Washington, DC 20580
(877) 382-4357



Background Screening Report

AAA Credit Screening Services
 17041 El Camino Real Suite 102
 Houston, TX 77058
 Phone: 281-282-0447
 Fax: 281-286-7128

FILE NUMBER	1003	REPORT DATE	05-24-2016
REPORT TO	NEW BUSINESS SET UP (TEST2016) 17041 EL CAMINO REAL, SUITE 102 Houston, TX 77058 Phone: - Fax: -	ORDER DATE	05-24-2016 TRAINING
		TYPE	EX PAC - POST 2008

Application Information

APPLICANT	CLEAN, JOE	DOB	XXXX-01-10
ADDRESS(ES)	1 MAIN STREET	CITY / STATE / ZIP	FREEPORT, TX 77541

Credit

Credit Summary

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	04/01/13
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	07/01/08
PUBLIC RECORDS	0	INQUIRIES	4

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	0	\$0	\$0	\$0	0%
INSTALLMENT	3	\$533	\$28626	\$0	31%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	11	\$6	\$6	\$0	0%
OTHER	0	\$0	\$0	\$0	0%
	14	\$539	\$28632	\$0	31%

Warning: Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	CLEAN, JOE	XXX-XX-3333	01/10/XXXX	
TU	KLEEN, JOSEPH B	XXX-XX-3333	05/27/XXXX	JOSEPH B KLEEN KLEEN,JOEY,B DOB: 05/27/XXXX

Address Comparison

	ADDRESS	REPORTED
APPLICANT	220 LOCUST AVENUE IBERIA, MO 65486	04/25/13
TU	220 LOCUST AV , IBERIA, MO 65486	201301
APPLICANT	TU 7144 S JAMACHA RD , IBERIA, MO 65486	201212

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	TU FLETCHER MOTORCARS	CAR SALES	

Credit Bureau Report

Scores

741 - TRANSUNION/FICO CLASSIC (98) JOSEPH KLEEN XXX-XX-3333

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 012)
- TOO MANY INQUIRIES LAST 12 MONTHS (CODE 008)
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 030)
- INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
USAA FED SVG ACCT000006	07/01/12 08	03/01/13 201303	\$31206	\$28626	\$0	0	0	0	AUTO \$533	AS AGREED TU	B
Remarks: COLLATERAL: 2005 TOYOTA 4RUNNER											
CHASE ACCT000002	09/01/12 05	03/01/13 201301	\$4000	\$6	\$0	0	0	0	REV MIN \$6	AS AGREED TU	B
ASSOC/CITI ACCT000009	07/01/08 48	03/01/13 201303	\$1800	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
BEALLS ACCT000011	11/01/12 01	11/01/12 201211	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
CATO ACCT000014	04/01/09 28	10/01/11 200908	\$200	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: CLOSED											
CITI ACCT000004	04/01/13	04/01/13	\$2300	\$0	\$0	--	--	--	REV \$0	AS AGREED TU	B
DISCOVER FIN ACCT000003	05/01/10 34	04/01/13	\$7500	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: ACCOUNT CLOSED BY CONSUMER											
GEMB/JCP ACCT000007	01/01/10 38	04/01/13 201109	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
GEMB/OLDNAVY ACCT000008	02/01/12 14	04/01/13 201209	\$1200	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
HSBC/MCRAES ACCT000010	07/01/09 33	02/01/13 201212	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
MBNA AMERICA ACCT000001	04/01/13	04/01/13	\$7500	\$0	\$0	--	--	--	REV \$0	AS AGREED TU	B
NBGL-MCRAES ACCT000013	07/01/09 09	05/01/10 201002	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED TU	B
Remarks: PURCHASED BY ANOTHER LENDER											
TOYOTA MTR ACCT000012	07/01/12 01	08/01/12 201208	\$30973	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED TU	B
Remarks: CLOSED											
VERIZON SW ACCT000005	09/01/12	03/01/13 201303	\$0	\$0	\$0	--	--	--	INST \$0	AS AGREED TU	B
Remarks: UTILITY COMPANY											

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

NO PUBLIC RECORDS DEVELOPED

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CHASE CREDIT	ALL	04/20/13	TU		

CITI	ALL	03/15/13	TU
FIRST USA NA	ALL	09/22/12	TU
CARLOCK TOYO	ALL	07/05/12	TU

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOO, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600
USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	04/25/13 08:59:17 AM	RECORD FOUND

Repository Referral

TransUnion Consumer Relations
www.transunion.com/myoptions
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
800-888-4213

Comments

*** End of Credit Report ***

Investigative**County Criminal Records Search**

RESULTS	No Reportable Records Found		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-XXXX	SEARCH SCOPE	7 years
JURISDICTION	TX-BRAZORIA		

CAUTION: Based on the information provided AAA Credit Screening Services searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

State Criminal Records Search

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-XXXX	SEARCH SCOPE	7 years
JURISDICTION	TFXAS		

WARNING: Search Pending.

Federal Criminal Records Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-XXXX	SEARCH SCOPE	7 years
JURISDICTION	TEXAS SOUTHERN		

CAUTION: Based on the information provided AAA Credit Screening Services searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'No Reportable Records Found' means that our researchers could not locate a record that matched at least two personal identifiers (i.e., Name, SSN, Date of Birth, Address) for the subject in that jurisdiction. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

County Civil Records Search

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-XXXX	SEARCH SCOPE	7 years
JURISDICTION	TX-BRAZORIA		

WARNING: Search Pending.

Federal Civil Records Search

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-XXXX	SEARCH SCOPE	7 years
JURISDICTION	TEXAS SOUTHERN		

WARNING: Search Pending.

PRIOR ADDRESS HISTORY

THE RESULTS WERE PULLED FROM
US INFO SEARCH
SSN IS VALID
ISSUED

5126892516431

SSN VERIFICATION

NO REPORTABLE RECORDS FOUND

WANTS & WARRANTS

NO REPORTABLE RECORDS FOUND

Verification

Employment Verification

RESPONSE RECEIVED	Pending		
NAME	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
EMPLOYER NAME	BLAND & ASSOCIATES	HOW VERIFIED	
SUPERVISOR	MICHAEL BLAND, SR.	DATE VERIFIED	
EMPLOYER STREET		VERIFIED	

EMPLOYER CITY OMAHA
 EMPLOYER STATE NE
 EMPLOYER ZIP 68114
 EMPLOYER PHONE (402) 397-8822
 EMPLOYER FAX
 EMPLOYER E-MAIL

	SUBJECT-PROVIDED INFORMATION	EMPLOYER-PROVIDED INFORMATION
EMPLOYER TYPE	Current	Previous
POSITION	TAX CONSULTANT	
HIRE DATE	MAR 19, 2012	
END DATE	Current	
WAGE/SALARY	75,000/Annually	
TYPE/STATUS	Full-time	
REASON FOR LEAVING		

QUESTIONS **Please explain his/her job requirements and nature of his/her duties?**
 Joe is a tax consultant. He prepares and assists with tax returns for individuals.

Do you recommend him/her for employment?
 Yes, especially if you want to save money. It's what he's good at.

In your opinion, has he/she even shown a propensity for violence?
 Only towards grievous tax laws, which is about every tax law there is, so...

How long have you know him/her?
 I have known Joe since he was a boy. He delivered the local newspaper.

Is he/she dependable?
 Joe was the most dependable of my employees. I really hate to see him go.

WARNING: Search Pending.

Workers Compensation Report

RESULTS	Pending		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	05-24-2016 1:13 PM MDT
DOB SEARCHED	01-10-XXXX	SEARCH SCOPE	
JURISDICTION	TEXAS		

WARNING: Search Pending.

Credentials

Education Verification

RESPONSE RECEIVED	Pending		
INSTITUTION NAME	BRAZOSPORT COLLEGE	SEARCH DATE	05-24-2016 1:13 PM MDT
CITY, STATE		CONTACT	
INSTITUTION PHONE	9792303000	SUBJECT	
INSTITUTION FAX			
INSTITUTION EMAIL			

SUBJECT-PROVIDED INFORMATION

INSTITUTION-PROVIDED INFORMATION

SOCIAL SECURITY

DATES CLAIMED 05/1989 TO 12/1995

DEGREE(S) CLAIMED ASSOCIATES

DEGREE DATE

MAJOR(S) CLAIMED

GPA CLAIMED

HONORS CLAIMED

ATTENDING NAME

COMMENTS

WARNING: Search Pending.

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

***** End Of Report *****
