



## 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	2981	REPORT DATE	07-15-2016
REPORT TO	AAA CSS Employment Test Account (124) 123 Easy ST Houston, TX 77058 Phone: - Fax: -	ORDER DATE	07-15-2016 ADMIN
		TYPE	EMPLOYMENT STANDARD PACKAGE

### Application Information

APPLICANT	CLEAN, JOE	SSN	111-22-3333	DOB	01-01-1980
ADDRESS(ES)	1234 EXAMPLE LN	CITY / STATE / ZIP	SCHENECTADY, NY 12345		

### 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	111-22-3333	01/01/1980	
TU	KLEEN, JOSEPH B	111-22-3333	05/27/80	JOSEPH B KLEEN
		111-22-3333		KLEEN, JOEY, B
				DOB: 05/27/80

#### Address Comparison

	ADDRESS	REPORTED
	220 LOCUST AVENUE IBERIA, MO 65486	04/25/13
APPLICANT	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

#### 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
<b>Remarks:</b> 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
<b>Remarks:</b> 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
<b>Remarks:</b> 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
<b>Remarks:</b> 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
<b>Remarks:</b> CLOSED										
VERIZON SW ACCT000005	09/01/12	03/01/13 201303	\$0 \$0	\$0	--	--	--	INST \$0	AS AGREED TU	B
<b>Remarks:</b> 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
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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 HOLLYWOOD, 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****STATEWIDE CRIMINAL**

RESULTS	<b>No Reportable Records Found</b>		
NAME SEARCHED	CLEAN, JOE	SEARCH DATE	07-15-2016 2:38 PM MDT
DOB SEARCHED	01-01-1980	SEARCH SCOPE	
JURISDICTION	NEW YORK		

JURISDICTION(S) SEARCHED

The search you have selected is a search of our criminal database(s) and may not represent 100% coverage of all criminal records in all jurisdictions and/or sources. Coverage details available upon request.

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.

**Verification****Employment Verification**

RESPONSE RECEIVED	<b>Pending</b>		
NAME	CLEAN, JOE	SEARCH DATE	07-15-2016 2:38 PM MDT
EMPLOYER NAME	<b>BLAND &amp; ASSOCIATES</b>	HOW VERIFIED	
SUPERVISOR	MICHAEL BLAND, SR.	DATE VERIFIED	
EMPLOYER STREET		VERIFIED	
EMPLOYER CITY	OMAHA	VERIFIER TITLE	
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	JAN 2010	
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.

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**Credentials**


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**Education Verification**

RESPONSE RECEIVED **Yes**

INSTITUTION NAME	<b>EXAMPLE UNIVERSITY</b>	SEARCH DATE	07-15-2016 2:42 PM MDT
CITY, STATE	SCHENECTADY, NY 12345	CONTACT	
INSTITUTION PHONE	123-456-7890	SUBJECT	
INSTITUTION FAX			
INSTITUTION EMAIL			

	SUBJECT-PROVIDED INFORMATION	INSTITUTION-PROVIDED INFORMATION
SOCIAL SECURITY		111-22-3333
DATES CLAIMED	01/2000 TO 01/2004	01/2000 TO 01/2004
DEGREE(S) CLAIMED	BACHELOR OF ARTS	BACHELOR OF ARTS
DEGREE DATE	01/2004	01/2004
MAJOR(S) CLAIMED	MATHEMATICS	MATHEMATICS
GPA CLAIMED		
HONORS CLAIMED		
ATTENDING NAME	CLEAN, JOE	
COMMENTS		

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**Disclaimer**


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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

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.

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

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