

## Confidential Background Investigation Report

### Subject Information

<b>Subject Name:</b> John Doe <b>Subject SSN:</b> ***-**-6789 <b>Profile #:</b> 2013091834833297 <b>Status:</b> <b>COMPLETED</b>	<b>Address:</b> 123 Any Street Dulles, VA 20165-5402  <b>Position:</b> Demo <b>Accounting Code:</b> Demo
---	--

### Page Number

10 of 10 Orders Completed 100%

### Flagged / Discrepancy

Completed

#	Services / Orders	Jurisdiction	Name	Completed	Flagged / Discrepancy
	Pkg: DEMO Exec Pkg		Doe, John	✔	
2	DEMO Social Security Locator		Doe, John	✔	
2	DEMO Crimnet		Doe, John	✔	❗
2	DEMO Criminal County	Fairfax County, VA	Doe, John	✔	
2	DEMO Criminal County	Loudoun County, VA	Doe, John	✔	❗
3	DEMO Criminal Federal	USA, VA, , ,	Doe, John	✔	
3	DEMO MVR Examination	VA	Doe, John	✔	
4	DEMO Credit Report		Doe, John	✔	
5	DEMO Employment Verification		Doe, John	✔	
6	DEMO Education Verification		Doe, John	✔	

Proforma uses its best efforts to ensure that the information presented in this consumer report accurately reflects the public record at the time of the report. Proforma cannot be responsible for the accuracy or completeness of the information contained in public records, and assumes responsibility limited to accurately reporting the information as it appears in the public record or is provided by a public office or agency from which the information was requested. This report is provided to end users with the understanding that the tenets of the Consumer Credit Reporting Act of 1996; the amended Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act of 2003, as well as other Federal, State, and Local statutes apply.

Requested From: Proforma Screening Solutions  
Request By: ACME General Company

Subject Name: Doe, John  
Subject SSN: \*\*\*-\*\*-6789  
Profile #: 2013091834833297

**DEMO Social Security Locator**



4 Subjects Found.

SSN is valid. Issued in Virginia (Issued In Year 1981-1983)

JOHN DOE  
SSN: xxx-xx-6789      DOB: 01/01/1981      Age: 30  
Address: 123 ANY STREET  
DULLES, VA 20165-5402  
LOUDOUN County  
01/2005 to 02/2011

JOHN DOE  
SSN: xxx-xx-6789      DOB: 01/01/1981      Age: 30  
Address: 543 CITY AVENUE APT 123  
ALEXANDRIA, VA 22303-1736  
FAIRFAX County  
10/2001 to 1/2008

JOHN DOE  
SSN: xxx-xx-6789      DOB: 01/01/1981      Age: 30  
Address: 456 PARK STREET  
SILVER SPRING, MD 20906-5435  
MONTGOMERY County  
06/2000 to 10/2001

JOHN DOE  
SSN: xxx-xx-6789      DOB: 01/01/1981      Age: 30  
Address: 123 TOWN PLACE  
ALBANY, NY 12205-1027  
ALBANY County  
08/1995 to 06/2000

**DEMO Crimnet**



Case(s) Found. Refer Criminal County Results for Case Description(s).

**DEMO Criminal County**

Jurisdiction	Name Searched	Results		
Fairfax County, VA	Doe, John	No Record(s) Found.		
Loudoun County, VA	Doe, John	Record Found, See Results Below		



Proforma uses its best efforts to ensure that the information presented in this consumer report accurately reflects the public record at the time of the report. Proforma cannot be responsible for the accuracy or completeness of the information contained in public records, and assumes responsibility limited to accurately reporting the information as it appears in the public record or is provided by a public office or agency from which the information was requested. This report is provided to end users with the understanding that the tenets of the Consumer Credit Reporting Act of 1996; the amended Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act of 2003, as well as other Federal, State, and Local statutes apply.

Requested From: Proforma Screening Solutions  
Request By: ACME General Company

Subject Name: Doe, John  
Subject SSN: \*\*\*-\*\*-6789  
Profile #: 2013091834833297

The Following Records Were Found In: Loudoun County, VA

Case No: 0123-456-789M  
Offense Date: 01/01/2001

Offense(s): ARMED ROBBERY  
Offense Type: FELONY  
Disposition Date: 01/01/2004  
Dispo./Sentence: GUILTY  
15 YEARS / 5 YEARS TO SERVE / 10 YEARS POST RELEASE SUPERVISION /  
\$10,000.00 FINE / \$5,027.50 COSTS

Verified By/Notes: NAME ON RECORD: DOE, JOHN  
SS# ON RECORD: 123-45-6789  
DOB ON RECORD: 01/01/1981

DEMO Criminal Federal

Jurisdiction	Name Searched	Results
USA, VA, , ,	Doe, John	No Record(s) Found.

DEMO MVR Examination

LICENSE NAME/ADDRESS	DRIVER DESCRIPTION
DOE, JOHN 123 ANY STREET DULLES, VA 2016501/01/1981	D.O.B.   SEX   HGT   RACE   SOC.SEC =====   ===   =====   =====   =====   M   511"

LICENSE NUMBER: T65-123456

ORIG. ISSUED ISSUED EXPIRES CLASS STATUS

12/15/2014 NONCDL-C VALID

LICENSE TYPE:  
CLASS DESCRIPTION: Non-CDL STATUS DESCRIPTION: VALID

RESTRICTIONS: ENDORSEMENTS:  
PRIOR STATE: DL #: STATUS: C.D.L. ISSUED: STATUS:

POINTS: REINST  
DATE: SECONDARY  
LIC: OTHER STATE  
LIC: OTHER  
STATE:



Proforma uses its best efforts to ensure that the information presented in this consumer report accurately reflects the public record at the time of the report. Proforma cannot be responsible for the accuracy or completeness of the information contained in public records, and assumes responsibility limited to accurately reporting the information as it appears in the public record or is provided by a public office or agency from which the information was requested. This report is provided to end users with the understanding that the tenets of the Consumer Credit Reporting Act of 1996; the amended Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act of 2003, as well as other Federal, State, and Local statutes apply.

Requested From: Proforma Screening Solutions  
Request By: ACME General Company

Subject Name: Doe, John  
Subject SSN: \*\*\*-\*\*-6789  
Profile #: 2013091834833297

NON-RESIDENT MILITARY:  
BOATCLASS:

NON-CDL PERMIT: NORMAL

\*\* THREE (3) YEAR DRIVING SUMMARY \*\*

TYPE VIOL/SUSPE CONV/REINS HISTORY ENTRY PTS  
-----

\*\*\*\*\*END OF RECORD\*\*\*\*\*  
-----

---

### DEMO Credit Report



TRANSUNION EMPLOYMENT CREDIT REPORT FOR: USER REF: EU EP

ACME GENERAL COMPANY

ACXIOM/PROFORMA SCREENIN

DATE REPORT PRINTED:

02/21/2011

E AF8089900 BUREAU: 17 WP

IN OUR FILES SINCE:

06/2001

SUBJECT NAME:

DOE, JOHN

SOCIAL SECURITY NUMBER:

CURRENT ADDRESS REPORTED 01/2005:

123 ANY STREET, DULLES, VA 20165

FORMER ADDRESSES REPORTED 10/2001:

543 CITY AVENUE, APT 123, ALEXANDRIA, VA 22303

EMPLOYMENT DATA REPORTED:

SAMPLE EMPLOYER

POSITION: SALES REP

DATE REPORTED: 01/2001

### CREDIT INFORMATION

-----  
SPECIAL MESSAGES:

\*\*\*HIGH RISK FRAUD ALERT: CLEAR FOR ALL SEARCHES PERFORMED\*\*\*

----- THE FOLLOWING



---

Proforma uses its best efforts to ensure that the information presented in this consumer report accurately reflects the public record at the time of the report. Proforma cannot be responsible for the accuracy or completeness of the information contained in public records, and assumes responsibility limited to accurately reporting the information as it appears in the public record or is provided by a public office or agency from which the information was requested. This report is provided to end users with the understanding that the tenets of the Consumer Credit Reporting Act of 1996; the amended Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act of 2003, as well as other Federal, State, and Local statutes apply.

---

Received: 09/18/2013  
Completed: 09/18/2013

Report Print Date: 06/12/14

Requested From: Proforma Screening Solutions  
Request By: ACME General Company

Subject Name: Doe, John  
Subject SSN: \*\*\*-\*\*-6789  
Profile #: 2013091834833297

CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY

PUBLIC RECORDS: 0 CURRENT NEGATIVE ACCTS: 8 REVOLVING ACCTS: 10  
COLLECTIONS: 9 PREVIOUS NEGATIVE ACCTS: 0 INSTALLMENT ACCTS: 3  
TRADE ACCTS: 14 PREVIOUS TIMES NEGATIVE: 0 MORTGAGE ACCTS: 0  
CREDIT INQUIRIES: 1 EMPLOYMENT INQUIRIES: 1 OPEN ACCTS: 1

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE
OPEN:	\$258	\$	\$320	\$320
CLOSED W/BAL:			\$8348	\$8348
TOTALS:	\$258	\$	\$8668	\$8668

THE FOLLOWING COMPANIES HAVE REQUESTED THE SUBJECT'S FILE FOR EMPLOYMENT USE:

DATE SUBCODE SUBSCRIBER NAME

EMPLOYMENT CREDIT REPORT SERVICED BY:

TRANSUNION  
2 BALDWIN PLACE, P. O. BOX 1000  
CHESTER, PA. 19022  
800-888-4213  
Consumer disclosures can be obtained online through TransUnion at:  
<http://www.transunion.com>

**DEMO Employment Verification**



**Employer Company Name** VA DEMO Employer  
**Previous Name**  
**Reason for Leaving**  
**Employer Contact Name**  
**Employer City** Dulles  
**Employer State** VA  
**Employer Phone Number** 703-44-0123  
**Start Date** 1/2004  
**End Date** Current  
**Job Title** Operations Manager  
**Salary** \$75,000

Status: COMPLETE  
Verifier Name:  
Verifier Title:  
Verifier Phone: 703-444-0123



Proforma uses its best efforts to ensure that the information presented in this consumer report accurately reflects the public record at the time of the report. Proforma cannot be responsible for the accuracy or completeness of the information contained in public records, and assumes responsibility limited to accurately reporting the information as it appears in the public record or is provided by a public office or agency from which the information was requested. This report is provided to end users with the understanding that the tenets of the Consumer Credit Reporting Act of 1996; the amended Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act of 2003, as well as other Federal, State, and Local statutes apply.

**Requested From:** Proforma Screening Solutions  
**Request By:** ACME General Company

**Subject Name:** Doe, John  
**Subject SSN:** \*\*\*-\*\*-6789  
**Profile #:** 2013091834833297

---

	Applicant Reported	Employer Reported
	-----	-----
Start Date:	01/01/2004	01/01/2004
End Date:	Current	Current
Title:	Operations Manager	Operations Manager
Salary:	\$75,000	Not Available
Reason for Leaving:		Not Available
Rehire:	---	Not Available

---

**DEMO Education Verification**



---

<b>School Name</b>	VA Demo University
<b>School City</b>	College Town
<b>School State</b>	VA
<b>School Phone Number</b>	571-223-1212
<b>School Fax</b>	571-223-2323
<b>Previous Name</b>	
<b>Dates Attended</b>	1/1997 - 6/2002
<b>Degree Claimed</b>	Bachelor of Business Administration
<b>Major</b>	Management

---

Status: COMPLETE  
Verifier Name:  
Verifier Title:

---

	Applicant Reported	School Reported
	-----	-----
Dates Attended:	1997 to 2002	1997 to 2002
Degree:	Bachelor of Business Adm	BACHELOR OF BUSINESS ADM
Major:	Management	Management
Graduation Date:		

---

End Of Report

---

Proforma uses its best efforts to ensure that the information presented in this consumer report accurately reflects the public record at the time of the report. Proforma cannot be responsible for the accuracy or completeness of the information contained in public records, and assumes responsibility limited to accurately reporting the information as it appears in the public record or is provided by a public office or agency from which the information was requested. This report is provided to end users with the understanding that the tenets of the Consumer Credit Reporting Act of 1996; the amended Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act of 2003, as well as other Federal, State, and Local statutes apply.

---

**Received:** 09/18/2013  
**Completed:** 09/18/2013

**Requested From:** Proforma Screening Solutions  
**Request By:** ACME General Company

**Subject Name:** Doe, John  
**Subject SSN:** \*\*\*-\*\*-6789  
**Profile #:** 2013091834833297

---

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://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](http://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 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, 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](http://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](http://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](http://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 1-888-567-8688.
  - **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](http://www.consumerfinance.gov/learnmore).
-

**Requested From:** Proforma Screening Solutions  
**Request By:** ACME General Company

**Subject Name:** Doe, John  
**Subject SSN:** \*\*\*-\*\*-6789  
**Profile #:** 2013091834833297

---

**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:**

**CONTACT:**

- |   |   |
|---|---|
| 1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.  | a. Consumer Financial Protection Bureau<br>1700 G Street NW<br>Washington, DC 20552   |
| b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:.   | b. Federal Trade Commission: Consumer Response Center – FCRA<br>Washington, DC 20580<br>(877) 382-4357  |
| 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   | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050   |
| 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 | b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480   |
| c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations   | c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106  |
| d. Federal Credit Unions  | d. National Credit Union Administration<br>Office of Consumer Protection (OCP)<br>Division of Consumer Compliance and Outreach (DCCO)<br>1775 Duke Street<br>Alexandria, VA 22314             |
| 3. Air carriers   | Asst. General Counsel for Aviation Enforcement and Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, SE<br>Washington, DC 20590 |
| 4. Creditors Subject to Surface Transportation Board  | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street S.W.<br>Washington, DC 20423  |
| 5. Creditors Subject to Packers and Stockyards Act, 1921  | Nearest Packers and Stockyards Administration area supervisor   |
| 6. Small Business Investment Companies  | Associate Deputy Administrator for Capital Access<br>United States Small Business Administration<br>406 Third Street, SW, 8th Floor<br>Washington, DC 20416                                   |
| 7. Brokers and Dealers  | Securities and Exchange Commission<br>100 F St NE<br>Washington, DC 20549   |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations  | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090   |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above   | FTC Regional Office for region in which the creditor operates or<br>Federal Trade Commission: Consumer Response Center – FCRA<br>Washington, DC 20580<br>(877) 382-4357                       |
-



ADVERSE ACTION NOTICE

---

06/12/2014

John Doe  
123 Any Street  
Dulles, VA 20165-5402  
RE: 2013091834833297

Dear John Doe,

You authorized ACME General Company to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. Based in part on information contained in this report, ACME General Company has made a decision that may be adverse to your interests.

This decision was based in whole or in part on information contained in a report from Proforma Screening Solutions, P.O. Box 2423, Purcellville, VA 20132, (866) 276-6161, a copy which was previously given to you. The agency did not make this decision and is unable to supply you with specific reasons why the decision was made. Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of the report. For your convenience we have attached the report to this letter. Under Section 611 of that Act, you have the right to dispute with the consumer reporting agency the accuracy or completeness of the report.

Regards,

ACME General Company

PRE-ADVERSE ACTION NOTICE

---

06/12/2014

John Doe  
123 Any Street  
Dulles, VA 20165-5402  
RE: 2013091834833297

Dear John Doe,

You authorized ACME General Company to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. Based in part on information contained in this report, ACME General Company is contemplating making a decision that may be adverse to your interests.

Enclosed please find (1) a copy of the report we obtained from Proforma Screening Solutions, P.O. Box 2423, Purcellville, VA 20132, (866) 276-6161, and (2) a summary of your rights under the Fair Credit Reporting Act. Proforma Screening Solutions is not involved in the decision making process and cannot provide you with specific reasons that this action is contemplated.

You may identify any errors, inaccuracies and/or otherwise respond to the information contained in the report within five calendar days from the date of this letter. If you wish to dispute the accuracy or completeness of the information in the report with the consumer reporting agency (i.e., the source of the information contained in the report), you should contact the agency identified above directly.

Regards,

ACME General Company