

MAF Background Screening
134 South Tampa Street
Tampa, FL 33602
Phone: (800) 226-4483
Fax: (800) 226-7785
online.mafscreening.com



Requested By:
Test Customer
134 South Tampa Street
Tampa, FL 33618
Phone: 813-273-7810
Fax: 813-277-3651

Applicant Information

Name: **FILE, JANE TEST** Address: 134 SOUTHE MAIN ST
SSN: 123-65-4789 TAMPA, FL 33602
DOB: 01/01/1970
Position: MANAGER
Acct Code: 969
Status: **COMPLETED** Preferred Delivery Method: E-Mail

1 of 1 Orders have been completed. (100.00%)

Services Ordered

EMPLOYMENT CREDIT REPORT

Order: 5501702

Result:

TRANSUNION EMPLOYMENT CREDIT REPORT FOR:
MAF BACKGROUND SCREENING
Z M99999999 BUREAU: 99 MM

DATE REPORT PRINTED: 08/22/2005
CENTRAL STANDARD TIME: 15:57
IN OUR FILES SINCE: 02/2004

SUBJECT NAME:

FILE, JANE TEST

SOCIAL SECURITY NUMBER: 123-65-4789
PHONE: 999-9990

CURRENT ADDRESS REPORTED 02/2004:
134 SOUTH MAIN, TAMPA, FL. 33602

EMPLOYMENT DATA REPORTED:

ACB COMANY, INC
POSITION: MANAGER
DATE REPORTED: 06/2005

CREDIT INFORMATION

SPECIAL MESSAGES:

ADDRESS ALERT: CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

HIGH RISK FRAUD ALERT: CLEAR FOR ALL SEARCHES PERFORMED

THE FOLLOWING CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY

PUBLIC RECORDS:	0	CURRENT NEGATIVE ACCTS:	0	REVOLVING ACCTS:	1
COLLECTIONS:	0	PREVIOUS NEGATIVE ACCTS:	0	INSTALLMENT ACCTS:	2
TRADE ACCTS:	3	PREVIOUS TIMES NEGATIVE:	0	MORTGAGE ACCTS:	0
CREDIT INQUIRIES:	5	EMPLOYMENT INQUIRIES:	1	OPEN ACCTS:	0

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
REVOLVING:	\$491	\$2000	\$491	\$0	\$	75%
INSTALLMENT:	\$17.5K	\$	\$15.0K	\$0	\$357	
TOTALS:	\$17.9K	\$2000	\$15.5K	\$0	\$357	

Received: 11/07/2005
Completed: 11/07/2005

1 of 5

11/07/2005
2005110700001698

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EMPLOYMENT CREDIT REPORT

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 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, 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,

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EMPLOYMENT CREDIT REPORT

THE CONSUMER REPORTING AGENCY IS NOT REQUIRED TO REMOVE ACCURATE DEROGATORY INFORMATION FROM YOUR FILE UNLESS IT IS OUTDATED (AS DESCRIBED BELOW) OR CANNOT BE VERIFIED. 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.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 1-888-567-8688.
- 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.

THE FCRA GIVES SEVERAL DIFFERENT FEDERAL AGENCIES AUTHORITY TO ENFORCE THE FCRA:

FOR QUESTIONS OR CONCERNS REGARDING: PLEASE CONTACT:

CONSUMER REPORTING AGENCIES,
CREDITORS, AND OTHERS NOT LISTED
BELOW

FEDERAL TRADE COMMISSION
CONSUMER RESPONSE CENTER - FCRA
WASHINGTON, DC 20580
1-877-382-4357

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
800-613-6743

FEDERAL RESERVE SYSTEM MEMBER BANKS FEDERAL RESERVE BOARD

Services Ordered

EMPLOYMENT CREDIT REPORT

(EXCEPT NATIONAL BANKS, AND FEDERAL BRANCHES/AGENCIES OF FOREIGN BANKS)

DIVISION OF CONSUMER & COMMUNITY AFFAIRS
WASHINGTON, DC 20551
202-452-3693

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 COMPLAINTS
WASHINGTON, DC 20552
800-842-6925

FEDERAL CREDIT UNIONS (WORDS "FEDERAL CREDIT UNION" APPEAR IN INSTITUTION'S NAME)

NATIONAL CREDIT UNION ADMINISTRATION
1775 DUKE STREET
ALEXANDRIA, VA 22314
703-519-4600

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, MISSOURI 64108-2638
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
202-366-1306

ACTIVITIES SUBJECT TO THE PACKERS AND STOCKYARDS ACT, 1921

DEPARTMENT OF AGRICULTURE
OFFICE OF DEPUTY ADMINISTRATOR - GIPSA
WASHINGTON, DC 20250
202-720-7051

-- END OF REPORT --

End of Report