

Demo
123 Anywhere
San Jose, CA 90210

CONSUMER DISCLOSURE

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY

CONNIE CCOTTON
333 CNETER ST
SALT LAKE CITY, UT 84119

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.

The report was procured pursuant to an authorization signed by you at the time of application. 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 them and they will respond to your inquiry. Their mailing address and phone number are listed below:

Gensis Background Screening Services
16407 Bear Meadow Circle

Cerritos, CA 90703
(V) 562-926-4291

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

Sincerely,
Demo

Enc. Consumer Rights Notification
Consumer Report

Para información en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N. W., Washington, D. C. 20580.

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.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 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, 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.
- **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. Federal enforcers are:

TYPE OF BUSINESS:	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 (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board 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 800-842-6929
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 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 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



BACKGROUND SCREENING SERVICES

FILE NUMBER 1002
REPORT TO Demo (123)
123 Anywhere
San Jose, CA 90210

REPORT DATE 09-26-2008
ORDER DATE 09-26-2008 Demo Test
REFERENCE
TYPE Insta Products \$35.00

Background Screening Report

Genesis Background Screening Services
16407 Bear Meadow Circle
Cerritos, CA 90703
Phone: 562-926-4291

California Disclaimer

Pursuant to California Civil Code 1786.29 the following disclaimer is made. The accuracy or truthfulness of this report cannot be guaranteed as to the subject of the investigation, only that it was accurately copied from public records.

Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the subject of this report. The Subject of this report may review all files, in relation to this report, maintained by 'Genesis Background Screening Services' with a proper request and identification. Nuestros archivos se pueden revisar sin ningun cargo a usted, en persona, o por correo certificado o por teléfono con la identificación adecuada.

Application Information

APPLICANT	CONNIE CCOTTON	SSN	248-24-2533	DOB	06-06-1960
ADDRESS(ES)	333 CNETER ST	CITY / STATE / ZIP	SALT LAKE CITY, UT 84119		

Identity Development

Person Search - Address History

RESULTS	Records Found	SEARCH DATE	09-26-2008 10:50 AM
SSN SEARCHED	248-24-2533		

Applicant Information

FULL NAME / SSN	DOB	ADDRESS	PHONE	REPORTED DATE(S)
JAMES JOHNSON JR XXX-XX-2533	XXXX-11-17	19189 PO BOX Deceased: Yes JACKSONVILLE, FL 32245	(904)724-0433	2005-07-27 / 2005-07-27
JAMES JOHNSON JR XXX-XX-2533	XXXX-11-17	17315 PO BOX Deceased: Yes JACKSONVILLE, FL 32245	(904)724-0433	2004-06-01 / 2004-06-01
JAMES JOHNSON JR XXX-XX-2533	XXXX-11-17	665 TAMRA LN Deceased: Yes JACKSONVILLE, FL 32216	(904)724-0433	1998-07-01 / 1998-07-01
JAMES JOHNSON XXX-XX-2533 AKA: JOHNSON JAMES	XXXX-11-17	6865 TAMRA LN Deceased: Yes JACKSONVILLE, FL 32216	724-0433	1984-02-01 / 1997-11-11
JAMES JOHNSON XXX-XX-2533	Deceased: Yes	6552 LAMIRADA DR JACKSONVILLE, FL 32217		1979-04-00 / 1979-04-00
JAMES JOHNSON JR XXX-XX-2533	XXXX-11-17	06865 TAMRA LN Deceased: Yes JACKSONVILLE, FL 32216	(904)724-0433	1956-04-07 / 1956-04-07
JAMES JOHNSON XXX-XX-2533	Deceased: Yes	LA MIRADA JACKSONVILLE, FL 32211		

SSN Information

SSN	VALID	ISSUED LOCATION	ISSUED DATE RANGE
XXX-XX-2533	Y	South Carolina	1934

WARNING: This search may not be used as the basis for an adverse action on an applicant. It should only be used to verify or correct an applicant's information, or as a tool to further research of public records or other verifications.

Investigative**InstaCriminal Single State Search**

RESULTS	No Reportable Records Found		
NAME SEARCHED	CONNIE CCOTTON	SEARCH DATE	09-26-2008 4:24 PM
DOB SEARCHED	06-06-1960	SEARCH SCOPE	
JURISDICTION	UTAH		
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 Gensis Background 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.

InstaCriminal National Search

RESULTS	Pending		
NAME SEARCHED	CONNIE CCOTTON	SEARCH DATE	09-26-2008 4:28 PM
DOB SEARCHED	06-06-1960	SEARCH SCOPE	
JURISDICTION	NATIONWIDE		
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.

PENDING NOTES

WARNING: Search Pending.

Global Homeland Security Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	CONNIE CCOTTON	SEARCH DATE	09-26-2008 10:50 AM
SOURCES	Australian Reserve Bank Sanctions List Bank of England Sanctions List Debarred Parties List (Directorate of Defense Trade Controls)		

Denied Persons List
 European Union Terrorism Sanctions List
 FDA Office of Regulatory Affairs Debarment List
 Fugitive List
 Health and Human Services Exclusion List
 Interpol Most Wanted
 Office of the Comptroller of Currency Enforcement Actions List
 OFAC (Specially Designated Nationals List)
 Office of Thrift Supervision (OTS)
 OFSI (Canadian Sanctions List)
 United Nations Consolidated Sanctions List
 Palestinian Legislative Council List
 US General Services Administration Excluded Parties List
 World Bank Listing of Ineligible Individuals

InstaEviction Single State Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	CONNIE CCOTTON	SEARCH DATE	09-26-2008 4:25 PM
DOB SEARCHED	06-06-1960	SEARCH SCOPE	
JURISDICTION	UTAH		

CAUTION: Based on the information provided Gensis Background 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.

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 ***
