

not accessible for pre-employment screening purposes. In determining whether a number appears to be validly issued, SSN protocols are applied but please note that due to the randomization of the issuance of social security numbers, any conclusion regarding whether the number is valid may not be accurate for recently issued numbers.

This report or portions of this report may have been rated or scored pursuant to criteria provided by the client. The rating is merely to ease the reviewer(s) review of the report and does not indicate that any disqualification decision has been made. Regardless of ratings, absent any statutory provision mandating an employment action, an individualized analysis should be performed.

As it may not be permissible or recommended to use certain information contained in this report for employment decisions, it is advisable to consult with counsel prior to making any adverse hiring decisions. By requesting and accepting this report, client confirms it is acting in compliance with its end user certification.

SSN Trace Complete	
Data as Provided	
SSN XXX-XX-XXXX SSN XXX-XX-3209 Last Name Waggoner First Name Kevin Middle Name Not Provided	
The provided social security number has returned potential matching information related to the subject of this report. This information is an investigative tool only and should not be used as the basis of any employment decision.	
Reported Data	
Report requested on: 9/24/2015 Report completed on: 9/24/2015	
Name: Waggoner, Kevin	SSN: XXX-XX-3209

County Criminal Record Level1	
Data as Provided	
Last Name Waggoner First Name Kevin Middle Name Not Provided SSN XXX-XX-XXXX SSN XXX-XX-3209 DOB 8/5/XX Race Unknown Gender UnKnown Jurisdiction TN-KNOX (2558)	
Verified Data	
Report requested on: 9/24/2015 Report completed on: 9/28/2015	

County Criminal Record Level1	
Data as Provided	
Last Name Waggoner First Name Kevin Middle Name Not Provided SSN XXX-XX-XXXX	

SSN XXX-XX-3209
DOB 8/5/XX
Race Unknown
Gender UnKnown
Jurisdiction IN-ELKHART (818)

Verified Data

Report requested on: 9/24/2015 Report completed on: 9/24/2015

County Criminal Record
Level2

Data as Provided

Last Name Waggoner
First Name Kevin
Middle Name Not Provided
SSN XXX-XX-XXXX
SSN XXX-XX-3209
DOB 8/5/XX
Race Unknown
Gender UnKnown
Jurisdiction TN-UNION (2598)

Verified Data

Report requested on: 9/24/2015 Report completed on: 10/1/2015

Case Number: 87CC12014CR4824

Court: COUNTY SEAT

Verified By: Name, DOB

Last Name: Waggoner

First Name: Kevin

Middle Name: Lee

DOB: 8/5/XX

Other Identifiers Address: 7734 WASHINGTON PIKE CORRYTON TN 37721

Case Comments: MIDDLE NAME ON FILE:LEE
UNION COUNTY

Charges

Violation Date: 9/16/2013

Type: Felony

Final Charge: FIRST DEGREE MURDER

Disposition Date: 5/1/2014

Disposition: Dismissed (no conviction)

Case Number: 87CC12014CR4826

Court: COUNTY SEAT

Verified By: Name, DOB

Last Name: Waggoner

First Name: Kevin

Middle Name: Lee

DOB: 8/5/XX

Other Identifiers Address: 7734 WASHINGTON PIKE CORRYTON TN 37721

Case Comments: MIDDLE NAME ON FILE:LEE
UNION COUNTY

NEXT COURT DATE 10/5/2015

Charges

Violation Date: 9/16/2013

Type: Felony

Final Charge: SECOND DEGREE MURDER - 2 COUNTS

Disposition: Pending (proceedings are not complete)

Case Number: 87CC12015CR5019

Court: COUNTY SEAT

Verified By: Name, DOB

Last Name: Waggoner

First Name: Kevin

Middle Name: Lee

DOB: 8/5/XX

Case Comments: MIDDLE NAME ON FILE:LEE
UNION COUNTY

NEXT COURT DATE:10/5/2015

Charges

Violation Date: 9/16/2013

Type: Felony

Final Charge: SECOND DEGREE MURDER

Disposition: Pending (proceedings are not complete)



Managed Adverse Action
Pending

Data as Provided

Last Name Waggoner
First Name Kevin
Middle Name Not Provided
Street Address 7734 Washington Pike
City Corryton
State TN
Zip Code 37721
Signature Adverse Action CRT

Verified Data

The results of this request are still pending completion. Expected completion date: 10/19/2015

Client Matrix Application

Data as Provided

Last Name Waggoner
First Name Kevin
Middle Name Not Provided

Verified Data

Report requested on: 9/24/2015 Report completed on: 9/24/2015

Enhanced Nationwide Criminal Search
Complete

Data as Provided

Last Name Waggoner
First Name Kevin
Middle Name Not Provided
SSN XXX-XX-XXXX
SSN XXX-XX-3209
DOB 8/5/XX
Race Unknown
Gender UnKnown

Verified Data

Report requested on: 9/24/2015 Report completed on: 9/24/2015

The provided applicant demographics have been searched against the MSMJ database. Reportable/verified information where found is reported under the source jurisdiction and labeled as originating from this data.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

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 20006.

- **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 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.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 1-888-567-8688.

- **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:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Bureau of Consumer Financial Protection 1700 G Street NW

	Washington, DC 20006
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (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 Customer Assistance Group 1301 McKinney Street, Suite 3450 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 P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive 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 Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357