



Background Screening Report

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 1-800-426-5265
 www.mcbusa.com

FILE NUMBER	2930	REPORT DATE	02-18-2011
REPORT TO	A to Z Company (123test) 123 Easy Street Draper, Ut 84020 Phone: - Fax: -	ORDER DATE	02-18-2011 Wanell Christiansen
		TYPE	Employment Test Order

Application Information

APPLICANT	MESS, HANK	SSN	XXX-XX-1111	DOB	06-06-XXXX
ADDRESS(ES)	333 CENTER ST	CITY / STATE / ZIP	SOUTH JORDAN, UT 84095		

Identity Development

Person Search - Person Search

RESULTS	Records Found	SEARCH DATE	02-18-2011 5:04 PM MST
SSN SEARCHED	XXX-XX-1111		

Applicant Information

FULL NAME / SSN	DOB	ADDRESS	PHONE	REPORTED DATE(S)
HANK M MESS XXX-XX-XXXX	XXXX-04 Age: XX	911 N DEADEND PLACE MAPLEWOOD, NJ 07040 County: ESSEX	(555)254-6011	First: 2007-08 Last: 2007-08

AKA: MESS HANK
 MESSNER HANK
 HANK MESS

HANK MESS XXX-XX-XXXX	XXXX-04 Age: XX	611 S LOSER ST NEW YORK, NY 10031 County: NEW YORK		First: 2006-06 Last: 2006-06
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AKA: HANK MESS
 MESS HANK

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.

Credit

Credit Summary

TOTAL TRADELINES	58	30 DAYS LATE	3
CURRENTLY SATISFACTORY	22	60 DAYS LATE	2
CURRENTLY DELINQUENT	1	90 DAYS LATE	10
PREVIOUSLY DELINQUENT	12	NEWEST TRADE	04/01/10
COLLECTION/CHR OFFS	13/10	OLDEST TRADE	10/01/92
PUBLIC RECORDS	0	INQUIRIES	9

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	1	\$0	\$0	\$0	0%
INSTALLMENT	27	\$1176	\$124042	\$3871	30%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	17	\$460	\$17761	\$5609	4%

OTHER 13 \$0 \$4808 \$4808 1%

58 \$1636 \$146611 \$14288 35%

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

Address Comparison

	ADDRESS	REPORTED
	8 CONMAN COURT NORTH LAS VEGAS, NV 89031	08/24/10
APPLICANT	TU 911 WRONGWAY DR , OXNARD, CA 93033	
APPLICANT	TU 230 PERILOUS PL , OXNARD, CA 93033	07-2006
APPLICANT	TU 911 E ENDLESS CI , MESA, AZ 85204	

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	MESS, HANK	XXX-XX-1111	06/06/XXXX	
TU	MESS, HANK	MATCH	04/27/XX	HANK D MESS JACKSON,HANK MESSJACKSON,HANK MESS,JACKSON,HANK DOB: 04/27/XX

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	TU EMPLOYER		
APPLICANT	TU CONARTISTRY		

Credit Bureau Report

Scores

488 - TRANSUNION/FICO CLASSIC (98) HANK MESS XXX-XX-1111
 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
 - NUMBER OF ACCOUNTS WITH DELINQUENCY (CODE 018)
 - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

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+			
COLLEGE LOAN	08/01/05 48	07/01/10 08-2005	\$76636	\$76595	\$3543	0	1	8	EDU 360 \$349	DELINQ 120+	B
Late Dates: 7/10-120, 6/10-120, 5/10-120, 4/10-120, 3/10-120, 2/10-120, 1/10-90, 12/09-60 Remarks: COLLATERAL: 07 COLLEGE LOAN CORP											
SANTANDER	04/01/10 02	07/01/10 07-2010	\$18432	\$18388	\$0	0	0	0	AUTO 73 \$501	AS AGREED	S
CHASE	06/01/02 48	07/01/10 07-2010	\$12400	\$12152	\$0	0	0	0	REV MIN \$288	AS AGREED	J
BACHOMELOANS	11/01/04 12	01/01/06	\$304000	\$0	\$0	1	0	0	MTG 360 \$0	PD WAS 30	J
Late Dates: 11/05-30 Remarks: CLOSED; CONVENTIONAL REAL ESTATE MORTGAGE											

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+			
SALLIE MAE	05/01/94 28	08/01/05 08-2005	\$288	\$0	\$0	0	0	4	EDU \$0	PD WAS 120+	B
Late Dates: 5/04-120, 4/04-120, 3/04-90, 2/04-90											
Remarks: TRANSFERRED TO ANOTHER LENDER											

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

Court:	Ref #: 1031821	Status: VOLUNTARY
Action Type: CHAPTER 7 BANKRUPTCY	File Date: 07/01/10	Amount:
Reported By: TU	Plaintiff:	Status Date:

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
LEADING EDGE	ALL	06/11/10	TU		
PLANET NISSA	ALL	04/20/10	TU		
FIRSTSOURCE	ALL	03/08/10	TU		
CCB CRED	ALL	01/18/10	TU		
FAC	ALL	09/24/09	TU		
ATLAS GROUP	ALL	09/24/09	TU		
FACTUAL DATA	ALL	09/10/09	TU		
CA/P SCOTT L	ALL	04/20/09	TU		
CACH, LLC	ALL	04/17/09	TU		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
AMERICREDIT	F 044WK001	4001 EMBARCADARO, ARLINGTON, TX 76014	800-2842271
ATLAS GROUP	K 00017339	1521 S, COMMERCE S LAS VEGAS NV 89102	(702) 387-1354
BUREAU OF MED ECONOMICS	Y 054JT002	326 E CORONADO RD, PHOENIX, AZ 85004	602-252-3469
CENTURY CRED	Y 01CCU001	6477 TELEPHONE RD #5, VENTURA, CA 93005	805-6581032
CHADWICK	C 01T4S001	4590 E. BROAD ST., COLUMBUS, OH 43213	800-8889265
COLLECTION SERVICE BUR	Y 0482U001	4331 NORTH WELLS FARGO, SCOTTSDALE AZ	480-947-7657
CRDT MGT	Y 0523B001	4200 INTERNATIONAL, CARROLLTON, TX 75007	972-8624200
FIN CR NETWK	Y 0125P001	1300 W MAIN, VISALIA, CA 93277	559-7337550
FIRST CONSUMERS NATIONAL	B 0152B023	9300 SW GEMINI DRI, BEAVERTON, OR 97008	800-9254976
HEALTHCARE COLL INC	Y 095UX002	2432 W PEORIA AVE SUITE 4-1060, PHOENIX, AZ 85029	602-9433101
HOUSEHOLD BANK	B 07991187	POB 98706, LAS VEGAS, NV 89193	
MIDLAND CREDIT MANAGEMEN	Y 036ET002	5775 ROSCOE CT, SAN DIEGO, CA 92123	800-8258131
NELNET LOAN SERVICES INC	E 08834002	POB 1649, DENVER, CO 80201	888-4864722

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	TRANSUNION	08/24/10 12:26:28 PM	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

County Criminal Records Search

RESULTS	Records Found		
NAME SEARCHED	MESS, HANK	SEARCH DATE	02-18-2011 5:04 PM MST
DOB SEARCHED	06-06-XXXX	SEARCH SCOPE	
JURISDICTION	UT-SALT LAKE		

*** Abstract ***

NAME ON RECORD	MESS, HANK	CASE NUMBER	502008CF012155YXYXMB
DOB ON RECORD	XXXX-04-27	COURT	
OTHER IDENTIFIERS		FILE DATE	2008-08-20
OTHER INFO			

Count-1

TYPE	Felony	OFFENSE	1. Possession Of Schedule 4 Substance
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

Count-2

TYPE	Felony	OFFENSE	2. Possession Of Schedule 2 Substance
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

Count-3

TYPE	Felony	OFFENSE	3. Attempt To Obtain Controlled Substance By Fraud
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

*** Abstract ***

NAME ON RECORD	MESS, HANK	CASE NUMBER	2008CF012149YXY
DOB ON RECORD	XXXX-04-27	COURT	
OTHER IDENTIFIERS		FILE DATE	2008-08-20
OTHER INFO			

Count-1

TYPE	Felony	OFFENSE	1. Attempt To Obtain Controlled Substance By Fraud
DISPOSITION	Court:	Pre Trial Intervention	
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:	24 Months Or Pretrial Intervention Next Court Date 10/08/2010	
OTHER INFO			
COMMENT			

***** Abstract *****

NAME ON RECORD	MESS, HANK	CASE NUMBER	502007CT024900YXYXSB
DOB ON RECORD	XXXX-04-27	COURT	
OTHER IDENTIFIERS		FILE DATE	2008-08-17
OTHER INFO			

Count-1

TYPE	Traffic	OFFENSE	1. Unregistered Motor Vehicle
DISPOSITION	Court:	Nolle Prose	
DISPOSITION DATE	2007-10-16	OFFENSE DATE	
SENTENCE			
OTHER INFO	Charge Classification:	Criminal	
COMMENT			

WARNING: Based on the information provided Lightning Background Screening searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. Lightning Background Screening does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

InstaCriminal National Search

RESULTS		Records Found	
NAME SEARCHED	MESS, HANK	SEARCH DATE	02-18-2011 5:04 PM MST
DOB SEARCHED	06-06-XXXX	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.

Florida Dept of Corrections

Offender:

Full Name:	MESS, HANK
DOB:	XXXX-04-27
Gender:	MALE
Race:	WHITE
Height:	5 9
	165

Weight: 165
Hair Color: BROWN
Eye Color: BROWN
Provider: Florida Dept of Corrections
State: FL

Offense:

Description: COCAINE - POSSESSION
Offense Date: 2006-03-05
Origin: Crime
County: PUTNAM
Custody: SUPERVISION TYPE: DRUG OFFENDER PROBATION
Community Sentence Date: 2006-11-22
In-Custody Date: 2006-11-22
Community Supervision Length: 0Y 18M 0D
Classification Status: SUSPENSE
Current As Of Date: 2009-04-01
Community Case Number: 1110600525
Data Type: 1
Verified Address: 130 ORIE GRIFFIN BLVD PUTNAM COUNTY JAIL PALATKA, FL 32177
Origin: Arrest
Scheduled Termination Date: 2008-05-21
Current Location: DAYTONA BEACH

Putnam County

Offender:

Full Name: MESS, HANK
DOB: XXXX-04-27
Address: 136 SANTA BARBARA STREET
EAST PALATKA, FL 32131-0000
Provider: Putnam County
State: FL

Offense:

Description: ISSUING A WORTHLESS CHECK
DispositionDescription: ADJUDICATED GUILTY/DELINQUENT
File Date: 2003-03-10
Origin: Crime
Statute Code: 2208
Case Number: 11103001093YYYYA
Court Decision Date: 2003-06-25
Prosecution Decision Date: 2003-03-10

Putnam County

Offender:

Full Name: MESS, HANK
DOB: XXXX-04-27
Address: 136 SANTA BARBARA STREET
EAST PALATKA, FL 32131-0000
Provider: Putnam County
State: FL

Offense:

Description: GRAND THEFT AUTO
DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR
File Date: 2006-01-11
Origin: Crime
3255

Statute Code: 3255
Case Number: 11106000089CFMX
Prosecution Decision Date: 2006-12-01

Offense:

Description: CRIMINAL MISCHIEF - MORE THAN \$200 LESS THAN \$1000
DispositionDescription: DROPPED/ABANDONED BY PROSECUTOR
File Date: 2006-01-11
Origin: Crime
Statute Code: 1957
Case Number: 11106000089CFMX
Prosecution Decision Date: 2006-12-01

Putnam County

Offender:

Full Name: MESS, HANK
DOB: XXXX-04-27
Address: 136 SANTA BARBARA STREET
EAST PALATKA, FL 32131-0000
Provider: Putnam County
State: FL

Offense:

Description: POSSESSION OF COCAINE
DispositionDescription: ADJUDICATED GUILTY/DELINQUENT
File Date: 2006-03-07
Origin: Crime
Statute Code: 2620
Case Number: 11106000525CFMX
Court Decision Date: 2006-11-22
Prosecution Decision Date: 2006-03-14

Offense:

Description: USE OR POSSESSION OF DRUG PARAPHERNALIA
DispositionDescription: NO ACTION TAKEN BY THE PROSECUTOR
File Date: 2006-03-07
Origin: Crime
Statute Code: 2465
Case Number: 11106000525CFMX
Prosecution Decision Date: 2006-03-14

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Instant Driving Records

RESULTS **License Found With Records**
STATE OF ISSUE Utah SEARCH DATE 02-18-2011 5:04 PM MST
LICENSE NUMBER 321654987
License Number: A534543645355

License State: FL
Full Name: MESS, HANK
DOB: XXXX-04-27
Gender: M
Height: 511
Weight: 180
Hair Color: BROWN
Eye Color: BROWN

License Info

Status: VALID
Class: Class C Non-Commercial
Expiration Date: 2012-10-24
Issue Date: 2008-08-28

Other License Info

MVR Status: MVR found
MVR History Length: 0
Product: MVR
XML Version: 1
State Messages: Approximate Year of Original Issued: 1983
State Messages: Alert: Requested first name (HAROLD) did not match.
State Messages: H - Health Questionnaire
State Messages: Proof Required (SR1P not acceptable)
State Messages: FR Proof Eligibility Starts: 06/17/2008, Terminates: 06/17/2011
State Messages: Insurance Coverage: C - Owners coverage proof on file
MVR Score: An invalid driver license (unknown, cancelled, suspended, revoked, etc), or an
MVR with less than 3 years history (or unknown), or a not clear MVR. (1)

Messages

Approximate Year of Original Issued: 1983
Alert: Requested first name(DANIEL) did not match.
H - Health Questionnaire
Proof Required (SR1P not acceptable)
FR Proof Eligibility Starts: 06/17/2008, Terminates: 06/17/2011
Insurance Coverage: C - Owners coverage proof on file

ACTION

Action Date: 2002-06-05
Reinstatement Date: 2008-08-26
Description: Out-Of-State (A98094-Unknown Code)
Violation Code: 733 - Out of State Suspension
End Date of Action: 2008-08-26
Event Type: OUT-OF-STATE
Action Taken: 35 - Oregon
State Code: A98094

SUSPENSION

Suspension Date: 2002-07-11
Reinstatement Date: 2008-06-27
Description: Suspended (13352A3-Suspend or revoke for influence of alcohol or drugs, excess blood alcohol, addiction, or speed)
Event Type: SUSPENSION

State Code: 13352A3
Mail Date: 2002-10-11
Violation Code: -
Order Code: M - Verbal notice document on file
Order Date: 2004-11-01

WARNING: Confidential Information - To Be Used As Per State And Federal Laws. Misuse May Result In A Criminal Prosecution.

Verification

Employment Verification

RESPONSE RECEIVED NAME	Pending MESS, HANK	SEARCH DATE	02-18-2011 5:04 PM MST
EMPLOYER	CONARTIST BODY REPAIR	HOW VERIFIED	
SUPERVISOR	BIG EDDIE	DATE VERIFIED	
ADDRESS	CAMDEN, NJ 08108	VERIFIED BY	
PHONE	655-CON-FIXIT		
FAX			
E-MAIL			
POSITION	SUBJECT-PROVIDED INFORMATION AUTO TECH	EMPLOYER-PROVIDED INFORMATION	
HIRE DATE			
TERMINATION DATE			
WAGE/SALARY	100K		
TYPE/STATUS	TEMP WITH BENEFITS		

QUESTIONS

Please explain his/her job requirements and nature of his/her duties?

Hank performs some, er, special duties for Big Eddie too sensitive to discuss really.

Do you recommend him/her for employment?

Yeah sure, if you need someone to strong arm the situation, heh heh.

In your opinion, has he/she even shown a propensity for violence?

Well yeah, that's why Big Eddie hired Hank, you know?

How long have you know him/her?

Well Hank is just this guy, ya know? About six months I guess.

Is he/she eligible for re-hire?

Oh I don't know, sure, supposing he's out of the clink!

WARNING: Search Pending.

Credentials

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 ***