

PENNELL & ASSOCIATES, INC

BACKGROUND SCREENING SERVICES

5706 Southern Cross Drive

Rockwall, Texas 75032

(903) 872-9062

Fax (903) 874-0548

EXECUTIVE SUMMARY

For ACME Widget Company

Applicant: Sample, John Q

100 Main Street

CHARLOTTE, NC 28201

Reference: 00001010

SSN: 111-22-3333

Requested: 08/14/01

| <u>Background Items Ordered</u> | <u>Result</u> | <u>Status</u> |
|---------------------------------|---|---------------|
| Court Search Record | Clear in NC. Record found in SC (details attached) | Completed |
| Credit Report | Long credit history (attached) | Completed |
| Motor Vehicle Report | Clear driving record | Completed |
| Employment Verification | One employment verified (attached) | Completed |
| Education Verification | College history verified w/ slight discrepancy (attached) | Completed |
| Professional Licenses | CPA license valid and current | Completed |
| Other Search Types | Two references contacted - see attached results | Completed |

The Executive Summary provides an easy to read outline of the reports and verifications requested, general review of the results and the status of each item. Detailed reports are attached to further clarify the information received.

Notice

This report is provided to users with the understanding that the tenets of the Fair Credit Reporting Act (FCRA) as well as other applicable Federal, State and Local statutes are to be strictly observed. This information is obtained from court and other public records. The Accuracy of the information is not guaranteed and depends upon the accuracy and completeness of the data you have provided.

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COURT SEARCH RECORD

Client: ACME Widget Company

Reference: 00001010

Request Date: 08/14/01

Returned: 12/11/00

Court Search Record Requested On:

Name: Sample, John Q

A.K.A. Customer, John

SSN: 111-22-3333

Date of Birth: August 9, 1970

Sex/Race: W/M

State: NC **County:** MECKLENBURG

Felony and Misdemeanor, 10 years

No court records found in the jurisdictions searched.

State: SC **County:** STATEWIDE

Felony and Misdemeanor, 7 YEARS

COURT: SPARTANBURG MUNICIPAL COURT

CASE NUMBER: SC-494903 **FELONY**

DATE OF OFFENSE: 02/16/80

CHARGE(S): 1ST CHARGE - DRIVING WHILE IMPAIRED

2ND CHARGE - RESISTING ARREST

DISPOSITION DATE: 04/22/80

DISPOSITION: 1ST CHARGE - GUILTY. \$100.00 FINE, LICENSE REVOKED

2ND CHARGE - DISMISSED

IDENTIFIERS ON

RECORD FILE: DOB MATCH

END OF REPORT

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CONSUMER CREDIT REPORT

Client: ACME Widget Company

Reference: 00001010

Request Date: 08/14/01

Returned: 12/11/00

CREDIT HISTORY REQUESTED ON:

Last Name: Sample

First Name: John

Middle: Q

A.K.A. Customer, John

Date of Birth: August 9, 1970

SSN: 111-22-3333

Sex/Race: W/M

TRANS UNION PEER REPORT FOR:
IMAGINATION TECH
Z TR1621028 BUREAU: 16 NC

USER REF:
DATE REPORT PRINTED: 08/16/2001
CENTRAL STANDARD TIME: 13:32
IN OUR FILES SINCE: 03/2000

SUBJECT NAME:
SAMPLE, JOHN Q.

CURRENT ADDRESS REPORTED 03/2000:
100 MAIN ST., CHARLOTTE NC. 28201

WARNING INTERNAL USE ONLY - NOT FOR RESALE
CREDIT INFORMATION

SPECIAL MESSAGES:

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

| | | | | | |
|-------------------|----|--------------------------|----|--------------------|----|
| PUBLIC RECORDS: | 51 | CURRENT NEGATIVE ACCTS: | 20 | REVOLVING ACCTS: | 0 |
| COLLECTIONS: | 0 | PREVIOUS NEGATIVE ACCTS: | 0 | INSTALLMENT ACCTS: | 59 |
| TRADE ACCTS: | 59 | PREVIOUS TIMES NEGATIVE: | 0 | MORTGAGE ACCTS: | 0 |
| CREDIT INQUIRIES: | 1 | EMPLOYMENT INQUIRIES: | 1 | OPEN ACCTS: | 0 |

| HIGH CRED | CRED LIMIT | BALANCE | PAST DUE | MNTHLY | AVAIL |
|-----------|------------|---------|----------|--------|-------|
|-----------|------------|---------|----------|--------|-------|

THE FOLLOWING ACCOUNT INFORMATION IS PRINTED IN ORDER BY MOST NEGATIVE MANNER
OF PAYMENT (MOP) AND DATE MOST RECENTLY UPDATED.

| | | |
|--|-----------|---------------------|
| CHASE MHT BK | B 382D001 | INSTALLMENT ACCOUNT |
| VERIF'D 03/2000 | | INDIVIDUAL ACCOUNT |
| STATUS AS OF 03/2000: 60 DAYS PAST DUE | | |

| | | |
|-------------|-----------|---------------------|
| BLOMINGDALE | D 989D001 | INSTALLMENT ACCOUNT |
|-------------|-----------|---------------------|

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NAME: Sample, John Q

CLIENT: ACME Widget Company

| | | |
|---|-----------|---|
| VERIF'D 03/2000 STATUS AS OF 03/2000: 60 DAYS PAST DUE | | JOINT ACCOUNT |
| DISCOVER CRD VERIF'D 03/2000 STATUS AS OF 03/2000: 60 DAYS PAST DUE | B 96AQ001 | INSTALLMENT ACCOUNT JOINT ACCOUNT |
| CHAS A STEVN VERIF'D 03/2000 STATUS AS OF 03/2000: 30 DAYS PAST DUE | C 2384001 | INSTALLMENT ACCOUNT JOINT ACCOUNT |
| CITGO PETRO VERIF'D 03/2000 STATUS AS OF 03/2000: 30 DAYS PAST DUE | O 219B001 | INSTALLMENT ACCOUNT AUTHORIZED ACCOUNT |
| CHEMICAL BK VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | B 276Q004 | INSTALLMENT ACCOUNT INDIVIDUAL ACCOUNT |
| CHASE MHT BK VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | B 382D005 | INSTALLMENT ACCOUNT JOINT ACCOUNT |
| MARSHALL FLD VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | D 1169001 | INSTALLMENT ACCOUNT INDIVIDUAL ACCOUNT |
| TXCOMBK VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | B 276Q007 | INSTALLMENT ACCOUNT INDIVIDUAL ACCOUNT |
| AMEX VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | B 929M001 | INSTALLMENT ACCOUNT JOINT ACCOUNT |
| GECAP/WBLDTS VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | D 334D003 | INSTALLMENT ACCOUNT PARTICIPANT ON ACCOUNT |
| LORD&TAYLOR VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | D 1643001 | INSTALLMENT ACCOUNT JOINT ACCOUNT |
| GE CAPITAL VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | Q 2350434 | INSTALLMENT ACCOUNT AUTHORIZED ACCOUNT |
| CITIBK VISA VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | B 64DB003 | INSTALLMENT ACCOUNT INDIVIDUAL ACCOUNT |
| PACAR AUTO VERIF'D 03/2000 STATUS AS OF 03/2000: PAID OR PAYING AS AGREED | D 47AZ002 | INSTALLMENT ACCOUNT INDIVIDUAL ACCOUNT |
| GEN AUTO VERIF'D 03/2000 | D 47AZ001 | INSTALLMENT ACCOUNT INDIVCOPY OF THE SUBJECT'S CREDIT REPORT |

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NAME: Sample, John Q

CLIENT: ACME Widget Company

01/10/2000 Y 1992043 HOUSEHOLD RECOVERY SVC

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

| DATE | SUBCODE | SUBSCRIBER NAME |
|------------|-----------|------------------|
| 03/08/2000 | Z 1621028 | IMAGINATION TECH |

END OF PEER REPORT - SERVICED BY:

TRANS UNION CORPORATION
760 W. SPROUL ROAD, PO BOX 390
SPRINGFIELD, PA 19064-0390
800-888-4213

END OF REPORT

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DRIVER'S LICENSE HISTORY

Client: ACME Widget Company

Reference: 00001010

Request Date: 08/14/01

Returned: 12/11/00

DRIVER'S LICENSE HISTORY REQUESTED ON:

Name: Sample, John Q

SSN: 111-22-3333 A.K.A. Customer, John

Date of Birth: August 9, 1970

Sex/Race: W/M

Driver's License #: 00000001

State Issued: NC

| LIC. NO | DOB | LIC. CLASS | RESTRICTIONS | STATUS |
|----------|----------|------------|--------------|-----------|
| 00000001 | 08/09/70 | C N-COM | | CLEAR REC |

| ISSUED | EXPIRES | DRIVER DESCRIPTION |
|----------|----------|------------------------------|
| 07/03/92 | 06/17/99 | M HT:5'8 125# EYE:BLU HR:BRO |

TYPE DESCRIPTION

NOTE ** THIS LICENSE IS IN A SERIES THAT BEGAN ORIGINAL ISSUE ON 07/01/1987. **
LICN CLASS: C N-COM - OPERATOR

DRIVING RECORD HISTORY

| TYPE VIOL/SUS | CONV/REI | DESCRIPTION | CODE | PTS |
|---------------|----------|-----------------|------|-----|
| CLRR | | ** CLEAR RECORD | | |

END OF REPORT

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EMPLOYMENT VERIFICATION REPORT

Applicant: Sample, John Q
SSN: 111-22-3333
Client: ACME Widget Company
Requested: 08/14/01

DOB: 08/09/70
Sex/Race: W/M
Returned: 12/11/00

| Employer Contact Information | Alternate Contact Information |
|--|--|
| Employer: First Union National Bank Location: Arboretum Branch, Charlotte NC Contact: John Jones Position: VP Human Resources | Company: N/A Location: N/A Contact: N/A |

Researched By: LPM on 03/06/00

Employer-Reported Information

Dates of Employment: 12/95 to Present

Starting Title: Loan Analyst

Starting Pay: \$15,000 per year

Ending Title: VP, Credit Dept.

Ending Pay: \$32,000

Starting Duties: Taking loan applications

Ending Duties: Loan approval

Reason for

Leaving: Still Employed There

Additional Employer-Related Questions:

| | | | |
|--------------------------------|------------------|---------------------------------|------------|
| Source: | Record | Notice Given: | Yes |
| Would you Rehire: | Yes | Punctual: | Yes |
| Reliable: | Yes | Works Well with Others: | Yes |
| Trustworthy: | Yes | Unemployment Filed: | No |
| Sexual Harrassment: | No | Theft: | No |
| Violence: | No | Drug or Alcohol Use: | No |
| Drug Test | Pass | Disciplinary Action: | No |
| Works Well with others? | Excellent | Works well with clients? | Yes |

END OF EMPLOYMENT VERIFICATIONS REPORT

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EDUCATION CONFIRMATION REPORT

Applicant: Sample, John Q
SSN: 111-22-3333
Client: ACME Widget Company
Requested: 08/14/01

DOB: 08/09/70
Sex/Race: W/M
Returned: 12/11/00

Institution: East Carolina University
Greenville, NC 919-328-6524

| | Applicant-Supplied Information | Institution-Reported Information |
|--------------------------|------------------------------------|----------------------------------|
| Dates Attended: | 08/90 to 06/94 | 08/90 to 06/94 |
| Major: | Communications | Broadcasting |
| Degree / Diploma: | BS | Bachelor of Science |
| Grades / GPA: | 3.45 | 3.3254 |
| Confirmed By: | Sarah B. Assistant to Registrar | |
| Researched By: | JPR on 03/06/00 | |

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PROFESSIONAL LICENSE VERIFICATION

| | |
|------------------------------------|---------------------------|
| Applicant: Sample, John Q | DOB: 08/09/70 |
| SSN: 111-22-3333 | Sex/Race: W/M |
| Client: ACME Widget Company | |
| Requested: 08/14/01 | Returned: 12/11/00 |

| | |
|------------------------------|-----------------------------|
| Type of License: | Certified Public Accountant |
| License Number: | 232323 |
| State Issued In: | NC |
| Date Issued/Received: | May, 1995 |

Board-Reported Information

| | |
|-------------------------------|--|
| Board Contacted: | NC Board of Certified Public Accountants Raleigh, NC 919-292-2920 |
| Licenses Held: | CPA |
| Date of Issue: | May 1995 |
| Date of Expiration: | May 2005 |
| Researcher's Comments: | 03/06/01 - Called and left message 03/07/01 - Board called back but was unable to take call 03/08/01 - Finally spoke with Joe Reilly |
| Confirmed By: | Joe Reilly Board Contact |
| Researched By: | SRD on 03/06/01 |

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REFERENCES REPORT

Applicant: Sample, John Q
SSN: 111-22-3333
Client: ACME Widget Company
Requested: 08/14/01

DOB: 08/09/70
Sex/Race: W/M
Returned: 12/11/00

Contact: Rev. Joseph Johnson
Relationship: Applicant's Minister
Phone: (704) 555-1102

Rev. Johnson was the applicant's minister throughout his early years and through college. Rev. Johnson had many nice things to say about the applicant and stated that he was very active in church, participated in many different activities, and served on several church boards and committees.

Contact: John Moore
Relationship: Manager at a previous job
Phone: 704-555-2839

Was the applicant trustworthy?
Yes, very much so.

Do you feel that the applicant made a good contribution during his employment there?

Yes. He was very instrumental at helping where needed and making great contributions.

How was the applicant's attendance and tardiness record?
Very good.

How would you rate the applicant's computer skills?
Learned on this job and picked it up very well. Considered the resident "spreadsheet guru".

END OF REPORT
