

**IN THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

SHEILA V. PRICE, on behalf of herself
and all others similarly situated,

Plaintiff,

v.

FIRST ADVANTAGE
BACKGROUND SERVICES CORP.,

Defendant.

Case No.

**COMPLAINT - CLASS ACTION
(JURY TRIAL DEMANDED)**

Plaintiff Sheila Price (“Plaintiff”), by and through her attorneys, on behalf of herself and the Classes set forth below, brings the following Class Action Complaint against First Advantage Background Services Corp. (“First Advantage” or “Defendant”).

INTRODUCTION

1. Recognizing that the content of consumer reports can have a significant impact on people’s lives, Congress has chosen to regulate the procurement, use, and content of those reports through the FCRA.

2. Plaintiff seeks to hold Defendant accountable for its willful and systemic violations of the FCRA.

3. Defendant has willfully violated the FCRA by falsely accusing Plaintiff of using a Social Security Number that belongs to someone else. This misreporting led to lost job opportunities.

4. Defendant has also willfully violated the FCRA by failing to fully comply with Plaintiff's valid request for her full file. Because Defendant has not disclosed the sources of the information in Plaintiff's file, Plaintiff has been unable to correct Defendant's false accusation that Plaintiff is using a Social Security Number that belongs to someone else.

5. Further, Defendant has failed to correct Plaintiff's report after she disputed it and failed to disclose its reinvestigation procedures upon Plaintiff's request, despite being required by law to do so.

THE PARTIES

6. Plaintiff Sheila Price is an individual person and a resident of Calumet City, Illinois.

7. Defendant First Advantage is a consumer reporting agency headquartered in Alpharetta, Georgia.

8. Defendant is a consumer reporting agency as defined by the FCRA.

JURISDICTION AND VENUE

9. This Court has jurisdiction over this action pursuant to 15 U.S.C. § 1681p, which allows claims under the FCRA to be brought in any appropriate court of competent jurisdiction.

10. Pursuant to 28 U.S.C. § 1331, this Court has subject matter jurisdiction over this matter, as it presents a federal question.

11. Venue is proper in this Court pursuant to 28 U.S.C. § 1391. Defendant resides and is headquartered in this District, and the plurality of documents and witnesses in this matter will be located in this District.

STATUTORY BACKGROUND

12. Enacted in 1970, the FCRA's passage was driven in part by two related concerns: first, that consumer reports were playing a central role in people's lives at crucial moments, such as when they applied for employment or housing. Second, despite their importance, consumer reports were unregulated and had widespread errors and inaccuracies.

13. While recognizing that consumer reports play an important role in the economy, Congress wanted consumer reports to be "fair and equitable to the consumer" and to ensure "the confidentiality, accuracy, relevancy, and proper utilization" of consumer reports. 15 U.S.C. § 1681.

14. 15 U.S.C. § 1681e(b) requires consumer reporting agencies to follow reasonable procedures to ensure the maximum possible accuracy of the information they report. As discussed below, Defendant routinely violates the FCRA by failing to follow reasonable procedures to ensure the maximum possible accuracy of the information it reports.

15. 15 U.S.C. § 1681g requires consumer reporting agencies to provide consumers with a copy of their files on request. 15 U.S.C. § 1681g(a)(2) requires

consumer reporting agencies to identify the sources of the information in the consumer's file.

16. 15 U.S.C. § 1681i(a)(7) requires consumer reporting agencies to provide consumers with a copy of the procedures they use to reinvestigate items of disputed accuracy on their reports.

ALLEGATIONS RELATING TO PLAINTIFF

17. In April 2016, Plaintiff applied for employment with non-party Arise Virtual Solutions, Inc. ("Arise"). As part of that application, Arise purchased a consumer report about Plaintiff from Defendant. (*See Ex. A, pp. 15-19.*)

18. The report Defendant produced stated that Plaintiff was "ineligible" for employment with Arise. (*Id.*)

19. The report that Defendant provided to Arise had three main substantive sections: a "Social Security Number Validation," a "Social Security Verification," and a criminal records check. (*Id.*)

20. Two of those sections were correct, and contained no red flags regarding Plaintiff. The report correctly indicated that Plaintiff has no criminal record, and the "Social Security Number Validation" section correctly indicated that Plaintiff's Social Security Number was valid (meaning it is a number that was issued by the Social Security Administration), and is not associated with someone who is deceased. (*Id.*)

21. The “Social Security Verification” section, however, was flawed. Specifically, in that section, Defendant incorrectly concluded that there was a “HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER,” and therefore deemed her “Ineligible” to work for Arise. (*Id.*)

22. Defendant’s reporting was inaccurate. The Social Security Number (“SSN”) Plaintiff provided was her own.

23. Defendant’s inaccurate reporting caused Plaintiff’s employment application to Arise to be unsuccessful, causing loss of income and emotional distress.

24. Plaintiff has attempted to apply to multiple positions with Arise, and each time her application has been thwarted by Defendant’s misreporting.

25. Defendant’s labeling of consumers as having a “high probability” of using someone else’s SSN is antithetical to the FCRA’s mandate of maximum possible accuracy. Whether a person is using their own SSN or not is a binary factual question. An accurate answer to that question can never be supplied by a probability.

26. Further, before labeling consumers as having a “high probability” of using someone else’s SSN, Defendant does not utilize reasonable procedures to

investigate this conclusion. For example, Defendant does not reach out to the consumer to seek additional proof of identity.

27. At the time of the report, Plaintiff had no fraud alerts or other indicia of fraud on her report.

28. Defendant appears to attempt to verify SSNs based on a comparison between the subject's birthday and records indicating when and where SSNs were issued.

29. For SSNs issued prior to 2011, the first three digits of the number (often called the Area Number) indicated the geographic area in which the number was issued, and the following two digits (often called the Group Number) can be compared with historical charts to determine when the number was issued.¹

30. Comparing where and when a SSN was issued with a person's date of birth, however, is not an acceptable method in determining whether that individual is using their own SSN. Not everyone obtains a SSN at birth; some people go years before obtaining one.

31. Defendant's unreliable method of evaluating SSNs has affected individuals other than Plaintiff. At least one other suit has been brought alleging that Defendant incorrectly determined that an individual was likely not using their

¹ See <https://www.ssa.gov/history/ssn/geocard.html>, last accessed August 30, 2017.

own SSN. *Grimm v. First Advantage Background Services Corp.*, No. 1:17-cv-01967 (D. Md.).

32. Attempting to determine why Defendant had falsely informed her potential employer that she was using someone else's SSN, Plaintiff, through counsel, submitted to Defendant a request for her file, pursuant to 15 U.S.C. § 1681g. (Ex. B.)

33. Defendant responded in correspondence dated February 9, 2017. (Ex. A.) Defendant's response attaches a number of reports that it has created regarding Plaintiff, but fails to identify any of its sources, as required by §1681g(a)(2). Rather, the reports state that the Social Security Verification is based on review of "consumer credit files contained in the databases of nationwide credit reporting agencies," without specifying which agencies were consulted. This left Plaintiff in the dark about where Defendant had received its erroneous information, and unable to correct the misinformation at the source.

34. Notably, despite Defendant's alleged concern that Plaintiff was involved in some sort of identity theft, it still responded to Plaintiff's §1681g request by sending her a copy of her file, indicating that Defendant's concerns about identity theft were not genuine.

35. Defendant, as a matter of policy and practice, does not disclose its sources in response to §1681g requests.

36. On May 19, 2017, Plaintiff sent Defendant a letter disputing the results of her background check. (Ex. C.) This letter made clear that Plaintiff's SSN belongs to her, and enclosed a copy of her Social Security card. (*Id.*)

37. In response to Plaintiff's dispute, Defendant failed to correct Plaintiff's report. In its responsive letter, Defendant indicated that it had "completed [a] reinvestigation of the disputed information and [had] verified that the original information provided on the background report was reported accurately. Therefore, no change has been made to the background report." (Ex. D.)

38. Defendant clearly failed to complete a meaningful reinvestigation of the information disputed by Plaintiff, as required by 15 U.S.C. § 1681i(a). Plaintiff's letter spelled out precisely what the inaccuracy in her report was, and included all relevant documentation. Defendant, despite receiving this information, failed to correct its own error.

39. After a dispute and reinvestigation, a consumer has the right to request a copy of the procedures used to reinvestigate the disputed information. 15 U.S.C. § 1681i(a)(7). Plaintiff made such a request by letter on July 7, 2017. (Ex. E.)

40. Defendant failed to respond to Plaintiff's request for reinvestigation procedures.

41. Defendant, as a matter of policy and practice, does not respond to requests for reinvestigation procedures.

CLASS ALLEGATIONS

42. Plaintiff asserts her claims on behalf of the Classes defined below:

The Social Security Number Class: All natural persons who, at any time from the date two years prior to the filing of this Complaint and continuing through the resolution of this case, were the subject of a report issued by Defendant which concluded that there was a “HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER”.

The Disputes Sub-Class: All members of the Social Security Number Class who filed a dispute with Defendant.

The Reinvestigation Procedures Class: All natural persons who, at any time from the date two years prior to the filing of this Complaint and continuing through the resolution of this case, sent Defendant a request for their reinvestigation procedures pursuant to 15 U.S.C. § 1681i(a)(7).

43. Numerosity: The Classes are so numerous that joinder of all class members is impracticable. Defendant produces reports nationwide, and thousands of consumers have requested their files from Defendant.

44. Typicality: Plaintiff’s claims are typical of the class members’ claims. Defendant treated Plaintiff in the same manner as other class members.

45. Adequacy: Plaintiff will fairly and adequately protect the interests of the Classes, and has retained counsel experienced in complex class action litigation.

46. Commonality: Common questions of law and fact exist as to all members of the Classes and predominate over any questions solely affecting individual members of the Classes. These common questions include:

- a. Whether Defendant violated the FCRA by inaccurately reporting that individuals were using SSNs that did not belong to them;
- b. Whether Defendant violated the FCRA by failing to properly respond to §1681g requests;
- c. Whether Defendant violated the FCRA by failing to properly respond to disputes;
- d. Whether Defendant violated the FCRA by failing to properly respond to requests for reinvestigation procedures;
- e. Whether Defendant's violation was willful;
- f. Whether Defendant is a consumer reporting agency and subject to the requirements of the FCRA;
- g. The proper measure of statutory and punitive damages; and
- h. The proper form of declaratory relief.

47. Class certification is appropriate under Fed. R. Civ. P. 23 because questions of law and fact common to the Classes predominate over any questions affecting only individual members of the Classes, and because a class action is superior to other available methods for the fair and efficient adjudication of this litigation. Defendant's conduct described in this Complaint stems from common and uniform policies and practices, resulting in common violations of the FCRA. Members of the Classes do not have an interest in pursuing separate actions against Defendant, as the amount of each class member's individual claim is small compared to the expense and burden of individual prosecution. Class certification also will obviate the need for unduly duplicative litigation that might result in inconsistent judgments concerning Defendant's practices. Moreover, management of this action as a class action will not present any likely difficulties. In the interests of justice and judicial efficiency, it would be desirable to concentrate the litigation of all class members' claims in a single forum.

COUNT I

15 U.S.C. § 1681e(b)

Failure to Follow Reasonable Procedures

On Behalf of Plaintiff, the Social Security Number Class, and the Disputes Sub-Class

48. Plaintiff incorporates the paragraphs above.

49. Defendant failed to comply with 15 U.S.C. § 1681e(b) by failing to maintain reasonable procedures to avoid reporting false information regarding SSNs.

50. The foregoing violations were negligent.

51. The foregoing violations were willful.

52. Defendant acted in negligent, deliberate and reckless disregard of its obligations and the rights of Plaintiff and class members under 15 U.S.C. § 1681e(b). Defendant's negligent and willful conduct is reflected by Paragraphs 17-41 above and, *inter alia*, the following:

- a. Defendant takes no action to determine if the information it is reporting regarding SSNs is accurate, and has not established any reliable procedures to investigate SSNs;
- b. Defendant appears to acknowledge that its reporting regarding SSNs is not to be relied upon. Rather than stating facts, it states that there is a high probability that an individual is not using their own SSN;
- c. Defendant's apparent method of comparing SSN issue dates and locations with birth information fails to take into account individuals who did not obtain a SSN at birth;
- d. The FCRA was enacted in 1970; Defendant has had over 40 years to become compliant;
- e. Defendant's conduct is inconsistent with the FTC's longstanding regulatory guidance, judicial interpretation, and the plain language of the statute;
- f. Defendant knew or had reason to know that Defendant's conduct violated the FCRA; and

- g. By failing to adopt reasonable procedures, Defendant voluntarily ran a risk of violating the law substantially greater than the risk associated with a reading that was merely careless.

53. Plaintiff, the Social Security Number Class, and Disputes Sub-Class are entitled to actual damages, and statutory damages of not less than \$100 and not more than \$1,000 per violation. Plaintiff is also entitled to punitive damages and to recover costs and attorneys' fees.

COUNT II
15 U.S.C. § 1681g
Failure to Provide File Disclosure
On Behalf of Plaintiff Individually

54. Plaintiff incorporates the paragraphs above.

55. Defendant failed to produce Plaintiff's full file, despite Plaintiff's valid request pursuant to 15 U.S.C. § 1681g. Specifically, Defendant failed to identify the sources of the information in the report, in violation of 15 U.S.C. § 1681g(a)(2).

56. Defendant acted in negligent, deliberate and reckless disregard of its obligations and the rights of Plaintiff under 15 U.S.C. § 1681g. Defendant's negligent and willful conduct is reflected by Paragraphs 17-41 above and, *inter alia*, the following:

- a. Section 1681g is very simple – Defendant must provide a copy of the files it has on consumers upon request, and identify the sources of information. Defendant's failure to identify its sources is inexplicable;

- b. The FCRA was enacted in 1970; Defendant has had over 40 years to become compliant;
- c. Defendant's conduct is inconsistent with the FTC's longstanding regulatory guidance, judicial interpretation, and the plain language of the statute, which explicitly requires the disclosures of sources;
- d. Defendant knew that the FRCA requires disclosure of sources, and chose not to do so; and
- e. By failing to disclose its sources, Defendant voluntarily ran a risk of violating the law substantially greater than the risk associated with a reading that was merely careless.

57. Plaintiff is entitled to statutory damages of not less than \$100 and not more than \$1,000 for this violation. Plaintiff is also entitled to punitive damages and to recover costs and attorneys' fees.

COUNT III

15 U.S.C. § 1681i(a)(7)

Failure to Disclose Procedures

On Behalf of Plaintiff and the Reinvestigation Procedures Class

58. Plaintiff incorporates the paragraphs above.

59. Defendant failed to comply with 15 U.S.C. § 1681i(a)(7) by failing to disclose its reinvestigation procedures upon valid written request. The foregoing violations were negligent.

60. The foregoing violations were willful.

61. Defendant acted in negligent, deliberate and reckless disregard of its obligations and the rights of Plaintiff and class members under 15 U.S.C. §

1681i(a)(7). Defendant's negligent and willful conduct is reflected by Paragraphs 17-41 above and, *inter alia*, the following:

- a. Defendant simply fails to respond to requests for reinvestigation procedures, which it is required by law to provide;
- b. The FCRA was enacted in 1970; Defendant has had over 40 years to become compliant;
- c. Defendant's conduct is inconsistent with the FTC's longstanding regulatory guidance, judicial interpretation, and the plain language of the statute;
- d. Defendant knew or had reason to know that Defendant's conduct violated the FCRA;
- e. Defendant knows that its reinvestigation procedures are inadequate, and chooses not to disclose them to avoid exposing their inadequacy;
- f. By adopting such a policy, Defendant voluntarily ran a risk of violating the law substantially greater than the risk associated with a reading that was merely careless.

62. Plaintiff and the Reinvestigation Procedures Class are entitled to actual damages, and statutory damages of not less than \$100 and not more than \$1,000 per violation. Plaintiff and the Reinvestigation Procedures Class are also entitled to punitive damages and to recover costs and attorneys' fees.

PRAYER FOR RELIEF

63. WHEREFORE, Plaintiff, on behalf of herself and the Classes, prays for relief as follows:

- a. Determining that this action may proceed as a class action under Fed. R. Civ. P. 23;
- b. Designating Plaintiff as class representative and designating Plaintiff's counsel as counsel for the Classes;
- c. Issuing proper notice to the Classes at Defendant's expense;
- d. Declaring that Defendant violated the FCRA;
- e. Declaring that Defendant acted willfully, in knowing or reckless disregard of Plaintiff's rights and its obligations under the FCRA;
- f. Awarding actual, statutory and punitive damages as provided by the FCRA;
- g. Awarding reasonable attorneys' fees and costs as provided by the FCRA; and
- h. Granting other and further relief, in law or equity, as this Court may deem appropriate and just.

DEMAND FOR JURY TRIAL

64. Plaintiff and the Classes demand a trial by jury.

Respectfully submitted,

Dated: September 6, 2017

/s/E. Michelle Drake

BERGER & MONTAGUE, P.C.
E. Michelle Drake, SBN 229202

Joseph C. Hashmall
(*pro hac vice* forthcoming)
43 SE Main Street, Suite 505
Minneapolis, MN 55414
Telephone: (612) 594-5999
Facsimile: (612) 584-4470
emdrake@bm.net
jhashmall@bm.net

Gary B. Andrews, Jr., SBN 019375
Blake Andrews Law Firm, LLC
1831 Timothy Dr.
Atlanta, GA 30329
Telephone: (770) 828-6225
blake@blakeandrewslaw.com

Attorneys for Plaintiff

EXHIBIT A



First Advantage

A Symphony Technology Group Company

Berger & Montague, P.C.
LAW OFFICES
43 SE MAIN STREET, STE 505
MINNEAPOLIS, MN 55414
Attn: E. Michelle Drake

Friday, February 10, 2017



First Advantage

A Symphony Technology Group Company

February 9, 2017

Sheila Price

████████████████████
Calumet City, IL ██████████

We received your request to obtain your Full File Disclosure. We have reviewed our records and found results matching the identification information you provided. A copy of the reported information has been enclosed for your records.

If you believe any of the information on your report is incorrect or incomplete and you wish to file a dispute, please contact us by phone, fax, e-mail, or mail.

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348-5292
Toll free phone: 1-800-845-6004
Fax: 727-214-2127
Email: consumer.documents@fadv.com

First Advantage provides consumer reports to its customers (employers, volunteer organizations and residence communities) that have obtained the applicant's consent. Your Full File Disclosure will contain any records First Advantage has in its own databases and all reports on you provided to its customers.

To learn more about First Advantage background reports and other First Advantage consumer services, please visit our consumer web site <http://www.fadv.com/products/solutions/consumer-solutions>.

Thank you for giving us the opportunity to assist you.

First Advantage Consumer Advocacy Center (7233)

NOTE: Phone calls to our Consumer Center may be monitored for quality assurance.



If your consumer is a California resident, the following notice is provided as required under California law:

IMPORTANT NOTICE UNDER CALIFORNIA LAW

First Advantage 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. In California, First Advantage shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

First Advantage no garantiza la exactitud o veracidad de la informacisn en cuanto al objeto de la investigacisn, sino que solamente copia la informacisn de los archivos pzblicos con exactitud. La informacisn generada a ramz del robo de identidad, incluyendo evidencia de actividad criminal, puede ser incorrectamente asociada con el consumidor objeto de este informe. El cliente esta de acuerdo y certifica que al ordenar y usar este informe esta en estricto cumplimiento de cualesquiera leyes o regulaciones locales, estatales y federales que sean aplicables.

Report For: Price, Sheila V
SSN [REDACTED] Billing reference: torrengj
[REDACTED] Calumet City Illinois [REDACTED]

Date Ordered: 02/08/17
Last Updated: 02/08/17

First_Advantage National Criminal File Search - 0 matches

SSN VALIDATION

SSN [REDACTED] was VALIDLY ISSUED
between 1985 and 1986
in IL

FIRST_ADVANTAGE NATIONAL CRIMINAL FILE SEARCH

Results: No Record Found

END OF REPORT FOR:

Price, Sheila V

***** All fully displayed personal identifiable information is customer-provided *****

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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, D.C. 20552.**

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, all consumers are 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 1-888-5-OPTOUT (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:
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates which are not banks, savings associations, or credit unions also should list, in addition to the CFBP</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches/agencies of foreign banks</p> <p>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</p> <p>c. Nonmember insured banks, insured state branches of foreign banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423</p>
<p>5. Creditors subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal land bank associations, Federal intermediate credit banks, and Production credit associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and all other creditors not listed above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357</p>

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

Un Resumen de Sus Derechos Bajo el Fair Credit Reporting Act

La Federal Fair Credit Reporting Act (FCRA) promueve la exactitud, justicia y privacidad de la información en los archivos de las agencias de informa del consumidor. Hay muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito y agencias especializadas (como agencias que venden información sobre historial de escritura, registros médicos, e historial de alquiler). He aquí un resumen de sus principales derechos en virtud de la FCRA. **Para obtener más información, incluyendo información sobre derechos adicionales, visite www.consumerfinance.gov/learnmore o escriba a Consumer Financial Protection Bureau 1700 G Street NW, Washington, DC 20552.**

- Se le debe informar si la información en su expediente se ha utilizado en su contra. Cualquier persona que utilice un reporte de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo – o para tomar otra acción adversa contra usted – debe informarle y debe darle el nombre, dirección y número de teléfono de la agencia que suministro la información.

- **Usted tiene el derecho de saber lo que está en su expediente.** Puede solicitar y obtener toda la información acerca de usted en los archivos de una agencia de informes del consumidor (su “divulgación de archivos”). Usted tendrá que proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación será libre. Usted tiene derecho a una divulgación gratuita si :
 - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
 - usted ha sido víctima de robo de identidad y hacer una alerta de fraude en su expediente;
 - su expediente contiene información no exacta como resultado de fraude;
 - usted recibe asistencia pública;
 - no está empleado, pero anticipa solicitar empleo en 60 días

En adición, todos los consumidores tienen derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor. Visite www.consumerfinance.gov/learnmore para obtener información adicional.

- **Usted tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Usted puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar por ello. En algunas transacciones hipotecarias, recibirá información de puntuación de crédito de forma gratuita desde el prestamista hipotecario.

- **Usted tiene el derecho de confrontar información incompleta o inexacta.** Sí identifica información en su expediente que es incompleta o inexacta, y las reporta a la agencia de informes del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite www.consumerfinance.gov/learnmore para una explicación de los procedimientos de solución.
- **Agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información inexacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. Sin embargo, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor no pueden reportar información negativa ocurrida hace mas de 7 años, no quiebras ocurridas hace mas de 10 años de edad.
- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten – generalmente para considerar una solicitud con acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica que tienen una necesidad valida de acceso.
- **Usted debe dar su consentimiento para que los informes que se proporcionen a los empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. Consentimiento escrito generalmente no es requerido en la industria de camiones. Para obtener información, visite www.consumerfinance.gov/learnmore.
- **Usted puede limitar “preseleccionadas” ofertas de crédito y seguro que obtiene basadas en información en su informe de crédito.** No solicitadas “preseleccionadas” ofertas de crédito y seguro deben incluir un número de teléfono gratuito al que puede llamar si desea eliminar su nombre y dirección de las listas de estas ofertas se basan. Usted puede optar por las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8688).
- **Usted puede buscar una compensación de los acreedores.** Si una agencia de informe del consumidor, o, en algunos casos, un usuario de informes del consumidor o proveedor de información en una agencia de informe del consumidor infringe la FCRA, usted puede ser capaz de demanda en una corte estatal o federal.
- **Víctimas de robo de identidad y el personal militar activo tienen derechos adicionales impuestos.** Para obtener más información, visite www.consumerfinance.gov/learnmore.

Los estados pueden cumplir la FCRA, y muchos estados tienen sus propias leyes de informes de los consumidores. En algunos casos, usted puede tener más derechos bajo la ley estatal. Para obtener más información, póngase en contacto con su agencia estatal o local de protección del consumidor o su Fiscal General del Estado. Agencias a nivel federal son:

TIPO DE NEGOCIO :	CONTACTO :
1. a. Los bancos, asociaciones de ahorro y cooperativas de crédito con activos totales de más de \$10 mil millones y sus afiliados b. Dichas filiales que no son bancos, asociaciones de ahorro o cooperativas de	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552

crédito también debe indicar, además de la CFPB	b. Federal Trade Commission Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357
2. Si no desea que estén comprendidos en el punto 1 anterior : a. Los bancos nacionales, federales, asociaciones de ahorro y sucursales / agencias federales de bancos extranjeros b. Los bancos estatales miembros, las sucursales y agencias de bancos extranjeros (que no sean poderes federales, agencias federales, estatales y ramas asegurados de los bancos extranjeros), las compañías de préstamos comerciales de propiedad o controladas por bancos extranjeros y las organizaciones que operan al amparo del artículo 25 o 25A de la Reserva Federal actual c. No miembro bancos asegurados, ramas estatales asegurados de los bancos extranjeros y asegurados asociaciones estatales de ahorro d. Las Cooperativas de Crédito	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 9050 b. De la Reserva Federal de Ayuda al Consumidor del Centro P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Compañías Aéreas	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue S.E. Washington, DC 20590
4. Los acreedores sujetos a la Junta de Transporte Terrestre	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Los acreedores sujetos a los Packers y Stockyards Act	Más cercano Packers y Stockyards supervisor de área Administración
6. Pequeñas Empresas de Inversión	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W. 8th Floor Washington, DC 20416
7. Agentes y Concesionarios	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Bancos Federales de Tierras Federales, asociaciones de Bancos de Tierras, los Bancos Federales de crédito y las asociaciones intermedias de Producción crédito	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Minoristas, compañías financiera, y los restantes acreedores no mencionados anteriormente	FTC Regional Office para la region en la que opera el acreedor o la Federal Trade Commission : Consumer Center – FCRA Washington, DC 20580 (877) 382-4357

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C., 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street, N.W. Washington, D.C., 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-800-EXPERIAN (397-3742); www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumerfinance.gov/learnmore.

- 2. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore.

3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your *identity theft report*. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.

LETTER TYPE 99
SHEILA PRICE

Background Report

Confidential

SHEILA PRICE



CID - 86388666

**ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269**

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)

First Advantage Customers

Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
 Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)



First Advantage

Enterprise Advantage

General Consumer Information	
Consumer's Name SHEILA PRICE	CSP ID 1377602
Client Name ARISE VIRTUAL SOLUTIONS INC	
The following consumer information was used in the production of this report: Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET CITY, IL [REDACTED]
Date of Birth [REDACTED]	Consumer Alternate Contact [REDACTED]
Other Names Provided	
Last Name, Suffix	First Name
[REDACTED]	SHEILA
Middle Name	None Provided
Information Regarding this Order:	
Position Applied For	Date Ordered 19/Apr/2016 09:58:01 AM
Background Check Completion Date 19/Apr/2016 12:44:10 PM	Report Last Updated 30/Nov/2016 11:10:34 on AM
Date Report Printed 09/Feb/2017 08:14:53 AM	
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE			
Package Name :ARISE REGISTRATION			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	Yes	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered NONE			
Score Status 11/30/2016			
* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			

Social Security Number Validation	
Note The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.	
Valid SSN? Yes	State Issued ILLINOIS
Date Issued BETWEEN 1985-1986	Reported Deceased? No
Disclaimer The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.	

[Back to top](#)

Social Security Verification	Status: Complete Score: Ineligible
-------------------------------------	---

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued	SSN Year Issued 1986
Name Type Report Subject	Name SHEILA, PRICE
Name Type Former Name	Name PRICE, SHEILA
Addr Type Residence Address	First 08/01/2014 Last 08/01/2014
Address	Date
CALUMET CITY, IL	

Remark

HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.
19/Apr/2016 09:58:03 AM	Search In Progress.
19/Apr/2016 12:44:04 PM	Record Judged.

Back to top

First Advantage National Criminal File Plus CALUMET CITY, COOK, IL		Status:Complete
		Score: Eligible
Record Source	DATABASE SEARCH	
Search Results	No Record Found	
Search Type	First Advantage National Criminal File Plus Search	
Date of Search	19/Apr/2016	
Address Covered	[REDACTED]	
Address City Covered	CALUMET CITY	
Address County Covered	COOK	
Address State Covered	IL	
Address Zip	[REDACTED]	
Given Name Searched	SHEILA PRICE, SHEILA TATE	
Developed Name Searched	PRICE SHEILA	
Order Process History		
Date	Description	
19/Apr/2016 09:58:01 AM	Record Ordered.	
19/Apr/2016 09:59:06 AM	Search In Progress.	
19/Apr/2016 09:59:06 AM	Record Judged.	

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- **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, all consumers are 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

LETTER TYPE 99
SHEILA PRICE

Background Report

Confidential

SHEILA PRICE

CID - 100243858

KELLY SERVICES INC
999 W BIG BEAVER RD
ATTENTION CLINICAL
TROY, MI 48084-4716

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your

company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:

1-800-845-6004 Toll Free (within the U.S.)

+1 678-694-2530 Toll Number (outside the U.S.)

Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details

First Advantage Customers

Please contact the ATLANTA EMPLOYMENT SERVICE CENTER at:

(800)888-5773 (outside North America +1-770-569-3001)



First Advantage

Enterprise Advantage

General Consumer Information	
Consumer's Name SHEILA PRICE	BRANCH NUMBER NONE
Client Name KELLY SERVICES INC	CUSTOMER NAME
The following consumer information was used in the production of this report:	
Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET CITY, IL [REDACTED]
Date of Birth [REDACTED]	
Other Names Not Provided	
Information Regarding this Order:	
Position Applied For	Date Ordered 12/Jan/2017 10:58:40 AM
Background Check 12/Jan/2017 05:13:11 PM	Report Last Updated 12/Jan/2017 05:13:11 on PM
Completion Date PM	
Date Report Printed 09/Feb/2017 08:14:54 AM	
Reference Fields	
Label	Value
Customer ID	
Customer Name	
Employee ID	
Order Number	
Tax Location ID	
Tax Location Name	
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result			
Package Name	PER COMPONENT	Status	Review
Additional Searches Ordered		Complete	No
Social Security Verification		Complete	No
Social Security Verification		Complete	No
* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			
Social Security Number Validation			
Note			
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.			
Valid SSN? Yes		State Issued ILLINOIS	
Date Issued BETWEEN 1985-1986		Reported Deceased? No	
Disclaimer			
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.			

[Back to top](#)

Social Security Verification	Status: Complete
The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected	

by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Remark

SUBJECT NAME RETURNED MATCHED WITH A DEVELOPED NAME. NO ALERTS RETURNED FROM SEARCH.

Order Process History

Date	Description
12/Jan/2017 10:58:40 AM	Search In Progress.
12/Jan/2017 10:58:41 AM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- **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, all consumers are 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480

organizations operating under section 25 or 25A of the Federal Reserve Act	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
d. Federal Credit Unions	
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

LETTER TYPE 99
SHEILA PRICE

Background Report

Confidential

SHEILA PRICE

CID - 100243868

**KELLY SERVICES / BRANCH 24NN
3331 W BIG BEAVER RD STE 310
TROY, MI 48084-2815**

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)

First Advantage Customers

Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
 Please contact the WEST COVINA EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)



First Advantage

Enterprise Advantage

General Consumer Information	
Consumer's Name SHEILA PRICE	BRANCH (KELLY) 24NN SERVICES 4 DIGIT BRANCH #) CUSTOMER NAME 10479659
Client Name KELLY SERVICES / BRANCH 24NN	
The following consumer information was used in the production of this report: Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET CITY, IL [REDACTED]
Date of Birth [REDACTED]	
Other Names Not Provided	
Information Regarding this Order:	
Position Applied For	Date Ordered 12/Jan/2017 10:58:41 AM
Background Check 16/Jan/2017 10:27:56 Completion Date AM	Report Last Updated 16/Jan/2017 10:27:56 onAM
Date Report Printed 09/Feb/2017 08:14:56 AM	
Reference Fields	
Label	Value
Customer	1285083
Customer Name	KELLYCONNECT APPLE FF
Employee ID	14918434
Order Number	19906523
Tax Location ID	13080690
Tax Location Name	KellyConnect Apple FF
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result		Favorable	
Package Name: PACKAGE OTHER NAME ALL			
Additional Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Favorable
Felony & Misdemeanor	Complete	No	
Felony & Misdemeanor CALUMET CITY, COOK, IL	Complete	No	Favorable
Felony & Misdemeanor SALT LAKE CITY, SALT LAKE, UT	Complete	No	Favorable
* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			
Social Security Number Validation			
Note			
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.			
Valid SSN? Yes	Date Issued BETWEEN 1985-1986	State Issued ILLINOIS	Reported Deceased? No
Disclaimer			
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.			

[Back to top](#)

Social Security Verification		Status: Complete Score: Favorable
The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.		
Remark SUBJECT NAME RETURNED MATCHED WITH A DEVELOPED NAME. NO ALERTS RETURNED FROM SEARCH.		
Order Process History		
Date	Description	
12/Jan/2017 10:58:41 AM	Search In Progress.	
12/Jan/2017 10:58:41 AM	Record Judged.	

[Back to top](#)

Felony & Misdemeanor CALUMET CITY, COOK, IL		Status: Complete Score: Favorable
Record Source	COOK COUNTY CIRCUIT COURT	
Search Results	No Record Found	
Search Type	FELONY & MISDEMEANOR RECORD SEARCH	
Date of Search	16/Jan/2017	
Search Period	12/29/2009 - 01/06/2017	
Address Covered	[REDACTED]	
Address City Covered	CALUMET CITY	
Address County Covered	COOK	
Address State Covered	IL	
Address Zip	[REDACTED]	
Location	2650 S CALIFORNIA AVE CHICAGO COOK COUNTY	
Given Name Searched	SHEILA PRICE	
Developed Name Searched	SHEILA TATE, PRICE SHEILA, SHEILA PRICE	
Source Status History		
Status Date	Description	
12/Jan/2017 10:59:24 AM	Search in progress. Expected completion by 01/18/2017.	
Remark THIS SEARCH ALSO COVERS: [REDACTED] CHICAGO, COOK COUNTY, IL; [REDACTED] CHICAGO, COOK COUNTY, IL;		
Order Process History		
Date	Description	
12/Jan/2017 10:58:41 AM	Search In Progress.	
12/Jan/2017 10:58:44 AM	Search In Progress.	
16/Jan/2017 10:27:56 AM	Record Judged.	

[Back to top](#)

Felony & Misdemeanor SALT LAKE CITY, SALT LAKE, UT		Status: Complete Score: Favorable
Record Source	SALT LAKE COUNTY 3RD DISTRICT COURTS	
Search Results	No Record Found	
Search Type	FELONY & MISDEMEANOR RECORD SEARCH	
Date of Search	12/Jan/2017	
Search Period	12/29/2009 - 12/29/2016	
Address Covered	N/A	
Address City Covered	SALT LAKE CITY	
Address County Covered	SALT LAKE	
Address State Covered	UT	
Location	[REDACTED] SALT CITY LAKE SALT LAKE COUNTY	
Given Name Searched	SHEILA PRICE	
Developed Name Searched	SHEILA PRICE	
Source Status History		
Status Date	Description	
12/Jan/2017 03:37:43 PM	Search in progress. Expected completion by 01/16/2017.	
Order Process History		
Date	Description	
12/Jan/2017 10:58:41 AM	Research Required -- First Advantage Research In Progress -- Delay Possible.	
12/Jan/2017 10:58:42 AM	Request Sent For More Information. [Invalid city/state or county.]	
12/Jan/2017 12:05:09 PM	Request Sent For More Information. [Invalid city/state or county.]	
12/Jan/2017 03:37:11 PM	Search In Progress.	
12/Jan/2017 03:37:15 PM	Search In Progress.	
12/Jan/2017 04:57:09 PM	Record Judged.	

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

CD165-06-13e

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 20552.**

- **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, all consumers are 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

EXHIBIT B

Berger & Montague, P.C.

ATTORNEYS AT LAW

E. MICHELLE DRAKE

WRITER'S DIRECT DIAL | 612-594-5933

WRITER'S DIRECT FAX | 612-584-4470

WRITER'S DIRECT E-MAIL | emdrake@bm.net

1/23/2017

VIA U.S. MAIL

First Advantage
P.O. Box 105292
Atlanta, GA 30348

RE: Sheila Price

[REDACTED]
Calumet City, IL [REDACTED]

SSN: [REDACTED]

DOB [REDACTED]

To Whom It May Concern:

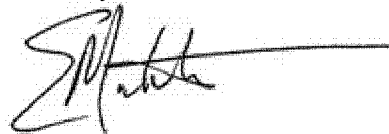
I am writing on behalf of my client, Sheila Price. Pursuant to the enclosed authorization form, and the Fair Credit Reporting Act, 15 U.S.C. § 1681g, I am requesting a copy of **all information** in Sheila Price's file including any additional files created by your company's affiliates and associated entities, and identification of all sources of that information, including:

1. All reports and other communications regarding Sheila Price, that you have sent to any third parties or to Sheila Price;
2. All reports and other communications regarding Sheila Price, produced by your affiliate companies and associated entities to any third party or to Sheila Price;
3. Identification of all sources from which you directly or indirectly obtained information about Sheila Price;
4. Identification of each person (including each end-user identified under section 15 U.S.C. 1681e(e)(1)) that procured a consumer report for employment purposes, during the 2-year period preceding the date on which this request is made. This request specifically seeks the address and telephone number of all such persons;
5. Identification of each person (including each end-user identified under section 15 U.S.C. 1681e(e)(1)) that procured a consumer report for purposes other than an employment purpose, during the 1-year period preceding the date on which this request is made. This request specifically seeks the address and telephone number of all such persons;
6. All reports and other communications regarding Sheila Price that you sent to or received from entities identified in paragraphs 1, 2, 3, or 4 above;

7. The dates, original payees, and amounts of any checks upon which any adverse characterization of the consumer is based, and which were included in the file at the time of the disclosure;
8. A record of all inquiries received by the agency that identified Sheila Price in connection with a credit or insurance transaction that was not initiated by Sheila Price;
9. To the extent not requested above, any and all information in Sheila Price's credit file, including:
 - (a) Sheila Price's credit score, including Sheila Price's current credit score or most recent credit score previously calculated by you for a purpose related to the extension of credit;
 - (b) The range of possible credit scores under the credit scoring model used by you;
 - (c) All of the key factors that adversely affected Sheila Price's credit score in the model used;
 - (d) The date on which the credit score was created; and
 - (e) The name of the person or entity that provided the credit score or credit file upon which the credit score was created;
10. All admissions, communications, and statements made by Sheila Price; and
11. Any other information in your possession about Sheila Price.

Please send this information to me forthwith. Thank you for your prompt attention to this request.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Michelle Drake", with a long horizontal line extending to the right.

E. Michelle Drake
Attorney At Law

**AUTHORIZATION FOR RELEASE
OF CONSUMER REPORT**

By my signature, and, I hereby request the opportunity to review a full and complete copy of my
Consumer File. A copy of my photo identification is enclosed. Please send this file to my attorneys:

Berger & Montague, P.C.
ATTN: E. Michelle Drake
43 Main SE Street, Suite 505
Minneapolis, MN 55414
612-594-5933 (phone)
emdrake@bm.net

A copy of this release is as valid as the original.

Dated: 01/23/2017

Sheila Price

Print Name

Sheila Price

Signature

[Redacted]

DOB

[Redacted]

SSN

Subscribed and sworn to before me, this 23rd day of JANUARY, 2017.

Notary Seal:

[Signature]
Signature of Notary

KATRINA M. SANDERS
Print Name of Notary



My commission expires: 08/05/2019

ILLINOIS

Jesse White • Secretary of State

USA

DRIVER'S LICENSE



19 LIC NO [REDACTED]
21 DOB [REDACTED]
23 EXPI 03/02/2018 24 ISS 09/02/2016
1 NAME
11 PRICE
12 SHEILA V
13 [REDACTED]
14 CALUMET CITY, IL [REDACTED]
15 CLASS D 16 END NONE
17 REST: NONE
18 SEX F 19 HGT 5'-10"
20 WGT 150 lbs 21 EYES BRN TYPE DUP
22 DD 20160902307MN2464



Sheila P

EXHIBIT C

May 19th, 2017

VIA CERTIFIED MAIL

First Advantage Consumer Center
PO Box 105292
Atlanta, GA 30348-5292

RE: Dispute

To Whom It May Concern:

I am writing to ask that you investigate and immediately correct inaccurate information included in a consumer report you furnished.

Specifically, on April 19, 2016, you sent the attached report about me to Arise Virtual Solutions, Inc. This report indicated that there was a "high probability" that my social security number "belongs to another consumer."

This was inaccurate. I am enclosing a copy of my social security card. This number has belonged to me since I was born, and has never been used by anyone else, to my knowledge. I am also enclosing a copy of my driver's license so you can verify my identity.

Please confirm with me *immediately* that you have corrected the inaccurate information in my report.

Sincerely,

Sheila Price

Sheila Price

████████████████████
Calumet City, IL, ██████████

LETTER TYPE 99
SHEILA PRICE

Background Report

Confidential

SHEILA PRICE

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:

1-800-845-6004 Toll Free (within the U.S.)

+1 678-694-2530 Toll Number (outside the U.S.)

Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details

First Advantage Customers

Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:

(800)888-5773 (outside North America +1-770-569-3001)



First Advantage

Enterprise Advantage

General Consumer Information		
Consumer's Name	SHEILA PRICE	CSP ID 1377602
Client Name	ARISE VIRTUAL SOLUTIONS INC	
The following consumer information was used in the production of this report:		
Last Name, First Name, Middle Name, SSN, Date of Birth, Address		
SSN	[REDACTED]	Address [REDACTED] CALUMET CITY, IL [REDACTED]
Date of Birth	[REDACTED]	
Consumer Contact	[REDACTED]	Consumer Alternate Contact
Other Names Provided		
Last Name, Suffix	First Name	Middle Name
[REDACTED]	SHEILA	None Provided
Information Regarding this Order:		
Position Applied For		Date Ordered 19/Apr/2016 09:58:01 AM
Background Check Completion Date 19/Apr/2016 12:44:10 PM		Report Last Updated 30/Nov/2016 11:10:34 AM
Date Report Printed 09/Feb/2017 08:14:53 AM		
All timestamps represent US Eastern Time		

Background Report Summary			
Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE			
Package Name	ARISE REGISTRATION	Status	Review
Package Searches Ordered		Score	
Social Security Verification	Complete	Yes	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus	Complete	No	Eligible
COOK, IL			
Additional Searches Ordered			
NONE			
Score Status			
11/30/2016			

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation	
Note	
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.	
Valid SSN? Yes	State Issued ILLINOIS
Date Issued BETWEEN 1985-1986	Reported Deceased? No
Disclaimer	
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.	

[Back to top](#)

Social Security Verification	Status: Complete
	Score: Ineligible

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued	SSN Year Issued 1986
Name Type Report Subject	Name SHEILA, PRICE
Name Type Former Name	Name PRICE, SHEILA
Addr Type Residence Address	First 08/01/2014 Last 08/01/2014
	Date
Address [REDACTED]	
	CALUMET CITY, IL [REDACTED]

Remark
HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.
19/Apr/2016 09:58:03 AM	Search In Progress.
19/Apr/2016 09:58:04 AM	Record Judged.

[Back to top](#)

First Advantage National Criminal File Plus CALUMET CITY, COOK, IL Status: Complete
Scope: Single

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	19/Apr/2016
Address Covered	[REDACTED]
Address City Covered	CALUMET CITY
Address County Covered	COOK
Address State Covered	IL
Address Zip	[REDACTED]
Given Name Searched	SHEILA PRICE, SHEILA TATE
Developed Name Searched	PRICE SHEILA

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.
19/Apr/2016 09:59:06 AM	Search In Progress.
19/Apr/2016 09:59:06 AM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- 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, all consumers are 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

ILLINOIS Jesse White • Secretary of State USA

DRIVER'S LICENSE



11 LIC NO [REDACTED]
7 DOB [REDACTED]
10 EX 03/02/2018 14 ISS 09/02/2016
1 PRICE
2 SHEILA V
3 [REDACTED]
4 CALUMET CITY, IL
8 CLASS: D 9a END: NONE
12 REST: NONE
15 SEX: F 16 HGT: 5'-10"
17 WGT: 150 lbs 18 EYES: BRN TYPE: DUP
5 DD: 20160902307MN2464

Sheila R



Case 1:17-cv-08393-CC-WEL Document 1-3 Filed 09/06/17 Page 10 of 10
43 ST MAIN ST, STE 505
Minneapolis, MN
55414



First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348-5292

■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
First Advantage
Consumer Center
P.O. BOX 105292
Atlanta, GA 30348-5292



9590 9403 0601 5183 8616 46

2. Article Number (Transfer from service label)
7017 0190 0000 9117 8160

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type
- Adult Signature
 - Adult Signature Restricted Delivery
 - Certified Mail®
 - Certified Mail Restricted Delivery
 - Collect on Delivery
 - Collect on Delivery Restricted Delivery
 - Insured Mail
 - Insured Mail Restricted Delivery (over \$500)
 - Priority Mail Express®
 - Registered Mail™
 - Registered Mail Restricted Delivery
 - Return Receipt for Merchandise
 - Signature Confirmation™
 - Signature Confirmation Restricted Delivery

EXHIBIT D



First Advantage

A Synovus Company

Dear Applicant:

You recently disputed information contained in a background report produced by First Advantage for an employment or volunteer purpose. We have completed our reinvestigation of the disputed information and have verified that the original information provided on the background report was reported accurately. Therefore, no change has been made to the background report originally produced.

A copy of the report reflecting the current information is enclosed for your records.

Upon your request, First Advantage will provide you with a description of the procedure used to reinvestigate the disputed information, including the name, address and telephone number to the extent such information is available, of any relevant furnisher(s) of information.

You have a right to add a statement to your file disputing the accuracy or completeness of the information. This statement will be included in future reports if the disputed information is contained therein.

At your request, First Advantage will notify anyone you specify who received your background report containing the disputed information during the past two years that the information was disputed. First Advantage will furnish them a revised copy of your background report showing your statement disputing the accuracy or completeness of the information.

If you have any additional questions regarding this matter, please contact us by phone, fax, or mail.

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348
Phone: 1-800-845-6004
Fax: 727-214-2127

Thank you for giving us the opportunity to assist you.

NOTE: Phone calls to our Consumer Center may be monitored for quality assurance.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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 20552.**

- **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, all consumers are 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:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

LETTER TYPE 99
SHEILA PRICE

CALUMET CITY, IL

Background Report

Confidential

SHEILA PRICE

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:

1-800-845-6004 Toll Free (within the U.S.)

+1 678-694-2530 Toll Number (outside the U.S.)

Or visit <http://fa.dv.com/our-company/contact-support.aspx> for local contact details

Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:

(800) 888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information	
Consumer's Name SHEILA PRICE	CSP ID 1377602
Client Name ARISE VIRTUAL SOLUTIONS INC	
The following consumer information was used in the production of this report: Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET QTY, IL [REDACTED]
Date of Birth [REDACTED]	

4205111200001204



Other Names Provided		
Last Name, Suffix	First Name	Middle Name
TATE	SHEILA	None Provided

Information Regarding this Order:

Position Applied For _____ **Date Ordered** 19/Apr/2016 09:58:01 AM

Background Check Completion Date 19/Apr/2016 12:44:10 PM **Report Last Updated on** 16/May/2016 07:20:17 PM

Date Report Printed 26/May/2016 06:31:25 PM

All timestamps represent US Eastern Time

Background Report Summary

Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE

Package Name: ARISE REGISTRATION			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	Yes*	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered			
NONE			

Score Status
04/19/2016

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes **State Issued** ILLINOIS

Date Issued BETWEEN 1985-1986 **Reported Deceased?** No

Disclaimer
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

[Back to top](#)

Social Security Verification

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Status: Complete
Score: Ineligible

Customer Provided Information

SSN State Issued _____ **SSN Year Issued** 1986

Name Type Report Subject **Name** SHEILA, PRICE

Name Type Former Name **Name** PRICE, SHEILA

Remark
HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.

19/Apr/2016 09:58:03 AM

Search In Progress.

19/Apr/2016 12:44:04 PM

Record Judged.

Back to top

First Advantage National Criminal File Plus CALUMET CITY, COOK, IL

Status: Complete
Score: Eligible

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	19/Apr/2016
Address Covered	[REDACTED]
Address City Covered	CALUMET CITY
Address County Covered	COOK
Address State Covered	IL
Address Zip	[REDACTED]
Given Name Searched	SHEILA PRICE, SHEILA TATE
Developed Name Searched	PRICE SHEILA

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Record Ordered.
19/Apr/2016 09:59:06 AM	Search In Progress.
19/Apr/2016 09:59:06 AM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- **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, 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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DOCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 Street 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

LETTER TYPE 99
SHEILA PRICE
[REDACTED]
CALUMET CITY, IL [REDACTED]

Background Report

Confidential

SHEILA PRICE
[REDACTED]

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate/employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information	
Consumer's Name SHEILA PRICE	CSP ID 1377602
Client Name ARISE VIRTUAL SOLUTIONS INC	
The following consumer information was used in the production of this report:	
Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET QTY, IL [REDACTED]
Date of Birth [REDACTED]	

Other Names Provided		
Last Name, Suffix	First Name	Middle Name
TATE	SHEILA	None Provided

Information Regarding this Order:
Position Applied For
Background Check Completion Date 19/Apr/2016 12:44:10 PM
Date Report Printed 11/Nov/2016 08:51:45 AM
Date Ordered 19/Apr/2016 09:58:01 AM
Report Last Updated on 10/Nov/2016 11:18:37 AM

All timestamps represent US Eastern Time

Background Report Summary

Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE

Package Name: ARISE REGISTRATION			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	Yes*	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered			
NONE			

Score Status
11/10/2016

- * Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.
- ** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.
- *** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes
Date Issued BETWEEN 1985-1986
State Issued ILLINOIS
Reported Deceased? No

Disclaimer
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

[Back to top](#)

Social Security Verification **Status: Complete**
Score: Ineligible

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by the companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued **SSN Year Issued** 1986
Name Type Report Subject **Name** SHEILA, PRICE
Name Type Former Name **Name** PRICE, SHEILA

Remark
HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History	
Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.

4205111700001 207

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	19/Apr/2016
Address Covered	[REDACTED]
Address City Covered	CALUMET CITY
Address County Covered	COOK
Address State Covered	IL
Address Zip	[REDACTED]
Given Name Searched	SHEILA PRICE, SHEILA TATE
Developed Name Searched	PRICE SHEILA

Order Process History	
Date	Description
19/Apr/2016 09:58:01 AM	Record Ordered.
19/Apr/2016 09:59:06 AM	Search In Progress.
19/Apr/2016 09:59:06 AM	Record judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- **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, all consumers are 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 20549

420511200001208



7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

LETTER TYPE 99
SHEILA PRICE

CALUMET CITY, IL

Background Report

Confidential

SHEILA PRICE

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(C)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information	
Consumer's Name SHEILA PRICE	CSP ID 1377602
Client Name ARISE VIRTUAL SOLUTIONS INC	
The following consumer information was used in the production of this report:	
Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET CITY, IL [REDACTED]
Date of Birth [REDACTED]	

Other Brands Product	Last Name, Suffix	First Name	Middle Name
DATE		SHEILA	None Provided

Information Regarding this Order:

Position Applied For

Date Ordered 19/Apr/2016 09:58:01 AM

Background Check 19/Apr/2016 12:44:10 PM

Report Last Updated on 30/Nov/2016 11:10:34 AM

Completion Date

Date Report Printed 30/Nov/2016 11:56:17 AM

All times listed represent US Eastern Time

Background Report Summary

Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE

Package Name: ARISE REGISTRATION			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	Yes*	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered			
NONE			

Score Status

11/30/2016

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued ILLINOIS

Date Issued BETWEEN 1985-1986

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

Back to top

Social Security Verification

Status: Complete
Score: Ineligible

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued

SSN Year Issued 1986

Name Type Report Subject

Name SHEILA, PRICE

Name Type Former Name

Name PRICE, SHEILA

Addr Type Residence Address

First Date 08/01/2014 Last 08/01/2014

Address

CALUMET QTY, IL

Remark

HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History	
Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.
19/Apr/2016 09:58:03 AM	Search In Progress.
19/Apr/2016 12:44:04 PM	Record Judged.

Back to top

First Advantage National Criminal File Plus CALUMET CITY, COOK, IL		Status: Complete
		Score: Eligible
Record Source	DATABASE SEARCH	
Search Results	No Record Found	
Search Type	First Advantage National Criminal File Plus Search	
Date of Search	19/Apr/2016	
Address Covered	[REDACTED]	
Address City Covered	CALUMET CITY	
Address County Covered	COOK	
Address State Covered	IL	
Address Zip	[REDACTED]	
Given Name Searched	SHEILA PRICE, SHEILA TATE	
Developed Name Searched	PRICE SHEILA	
Order Process History		
Date	Description	
19/Apr/2016 09:58:01 AM	Record Ordered.	
19/Apr/2016 09:59:06 AM	Search In Progress.	
19/Apr/2016 09:59:06 AM	Record Judged.	

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- **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, all consumers are 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 4th Floor
Washington, DC 20549

7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

LETTER TYPE 99

SHEILA PRICE

CALUMET CITY, IL

LexisNexis CONSUMER DISCLOSURE

Original Order Date: 02/08/2017

Last Revised Date: 02/08/2017

If your consumer is a California resident, the following notice is provided as required under California law:

IMPORTANT NOTICE UNDER CALIFORNIA LAW

First Advantage 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. In California, First Advantage shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

First Advantage no garantiza la exactitud o veracidad de la informacisn en cuanto al objeto de la investigacisn, sino que solamente copia la informacisn de los archivos pzblicos con exactitud. La informacisn generada a ramz del robo de identidad, incluyendo evidencia de actividad criminal, puede ser incorrectamente asociada con el consumidor objeto de este informe. El cliente esta de acuerdo y certifica que al ordenar y usar este informe esta en estricto cumplimiento de cualesquiera leyes o regulaciones locales, estatales y federales que sean aplicables.

Report For:
Price, Sheila V
SSN [REDACTED] Calumet City Illinois [REDACTED]

Original Order Date: 02/08/17
Last Revised Date: 02/08/17

First_Advantage National Criminal File Search - 0 matches

SSN VALIDATION

SSN [REDACTED] was VALIDLY ISSUED
between 1985 and 1986
in IL

FIRST_ADVANTAGE NATIONAL CRIMINAL FILE SEARCH

Results: No Record Found

***** All fully displayed personal identifiable information is customer-provided *****

EXHIBIT E

7/7/2017

VIA CERTIFIED MAIL

First Advantage Consumer Center
PO Box 105292
Atlanta, GA 30348-5292

RE: Request for Reinvestigation Procedures

To Whom It May Concern:

I am in receipt of your response to my dispute of inaccurate information included in a background report produced by First Advantage, and published to Arise Virtual Solutions, Inc.

Pursuant to 15 USC 1681i(a)(7), I am writing to request you immediately send me the procedures used to reinvestigate my dispute, including a list of all furnishers of information used in creating this report, as well as the contact information for all furnishers of information.

Enclosed is a copy of my original dispute, and the response I received. Please send your response to the address listed below. Thank you for your timely attention to this matter.

Sincerely,

Sheila Price

Sheila Price

████████████████████
Calumet City, IL, ██████████

May 19th, 2017

VIA CERTIFIED MAIL

First Advantage Consumer Center
PO Box 105292
Atlanta, GA 30348-5292

RE: Dispute

To Whom It May Concern:

I am writing to ask that you investigate and immediately correct inaccurate information included in a consumer report you furnished.

Specifically, on April 19, 2016, you sent the attached report about me to Arise Virtual Solutions, Inc. This report indicated that there was a "high probability" that my social security number "belongs to another consumer."

This was inaccurate. I am enclosing a copy of my social security card. This number has belonged to me since I was born, and has never been used by anyone else, to my knowledge. I am also enclosing a copy of my driver's license so you can verify my identity.

Please confirm with me *immediately* that you have corrected the inaccurate information in my report.

Sincerely,

Sheila Price

Sheila Price

████████████████████
Calumet City, IL, ██████████



First Advantage

A Simplicity Technology Group Company

Dear Applicant:

You recently disputed information contained in a background report produced by First Advantage for an employment or volunteer purpose. We have completed our reinvestigation of the disputed information and have verified that the original information provided on the background report was reported accurately. Therefore, no change has been made to the background report originally produced.

A copy of the report reflecting the current information is enclosed for your records.

Upon your request, First Advantage will provide you with a description of the procedure used to reinvestigate the disputed information, including the name, address and telephone number to the extent such information is available, of any relevant furnisher(s) of information.

You have a right to add a statement to your file disputing the accuracy or completeness of the information. This statement will be included in future reports if the disputed information is contained therein.

At your request, First Advantage will notify anyone you specify who received your background report containing the disputed information during the past two years that the information was disputed. First Advantage will furnish them a revised copy of your background report showing your statement disputing the accuracy or completeness of the information.

If you have any additional questions regarding this matter, please contact us by phone, fax, or mail.

**First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348
Phone: 1-800-845-6004
Fax: 727-214-2127**

Thank you for giving us the opportunity to assist you.

NOTE: Phone calls to our Consumer Center may be monitored for quality assurance.

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 20552.**

- **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, all consumers are 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:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list. In addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

LETTER TYPE 99

SHEILA PRICE

CALUMET CITY, IL

Background Report

Confidential

SHEILA PRICE

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://faadv.com/our-company/contact-support.aspx> for local contact details
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information

Consumer's Name SHEILA PRICE

CSP ID 1377602

Client Name ARISE VIRTUAL SOLUTIONS INC

The following consumer information was used in the production of this report:
Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN

Address
CALUMET CITY, IL

Date of Birth

420511200001204



Other Names Provided

Last Name, Suffix	First Name	Middle Name
TATE	SHEILA	None Provided

Information Regarding this Order:

Position Applied For

Date Ordered 19/Apr/2016 09:58:01 AM

Background Check Completion Date 19/Apr/2016 12:44:10 PM

Report Last Updated on 16/May/2016 07:20:17 PM

Date Report Printed 26/May/2016 06:31:25 PM

All timestamps represent US Eastern Time

Background Report Summary

Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE

Package Name: ARISE REGISTRATION

Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	Yes*	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered			
NONE			

Score Status

04/19/2016

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued ILLINOIS

Date Issued BETWEEN 1985-1986

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

[Back to top](#)

Social Security Verification

Status: Complete
Score: Ineligible

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by the companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued

SSN Year Issued 1986

Name Type Report Subject

Name SHEILA, PRICE

Name Type Former Name

Name PRICE, SHEILA

Remark

HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress

First Advantage National Criminal File Plus CALUMET CITY, COOK, IL		Status:	Complete
		Score:	Eligible
Record Source	DATABASE SEARCH		
Search Results	No Record Found		
Search Type	First Advantage National Criminal File Plus Search		
Date of Search	19/Apr/2016		
Address Covered	[REDACTED]		
Address City Covered	CALUMET CITY		
Address County Covered	COOK		
Address State Covered	IL		
Address Zip	[REDACTED]		
Given Name Searched	SHEILA PRICE, SHEILA TATE		
Developed Name Searched	PRICE SHEILA		
Order Process History			
Date	Description		
19/Apr/2016 09:58:01 AM	Record Ordered.		
19/Apr/2016 09:59:06 AM	Search In Progress.		
19/Apr/2016 09:59:06 AM	Record Judged.		

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.

- **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, 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 creditworthiness 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 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 you 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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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

3. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

1001 F Street NE
Washington, DC 20549

4. 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

CALUMET CITY, IL

Background Report

Confidential

SHEILA PRICE

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate/employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800) 888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information	
Consumer's Name SHEILA PRICE	CSP ID 1377602
Client Name ARISE VIRTUAL SOLUTIONS INC	
The following consumer information was used in the production of this report:	
Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN [REDACTED]	Address [REDACTED] CALUMET CITY, IL [REDACTED]
Date of Birth [REDACTED]	

First Name: SHEILA Middle Name: None Provided

Information Regarding this Order:

Position Applied For

Date Ordered 19/Apr/2016 09:58:01 AM

Background Check Completion Date 19/Apr/2016 12:44:10 PM

Report Last Updated on 10/Nov/2016 11:18:37 AM

Date Report Printed 11/Nov/2016 08:51:45 AM

All timestamps represent US Eastern Time

Background Report Summary

Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE

Package Name: ARISE REGISTRATION	Status	Review	Score
Package Searches Ordered			
Social Security Verification	Complete	Yes*	
Social Security Verification	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered			
NONE			

Score Status

11/10/2016

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued ILLINOIS

Date Issued BETWEEN 1985-1986

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

[Back to top](#)

Social Security Verification

Status: Complete
Score: Ineligible

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by the companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued

SSN Year Issued 1986

Name Type Report Subject

Name SHEILA, PRICE

Name Type Former Name

Name PRICE, SHEILA

Remark

HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Order Process History

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	19/Apr/2016
Address Covered	[REDACTED]
Address City Covered	CALUMET CITY
Address County Covered	COOK
Address State Covered	IL
Address Zip	[REDACTED]
Given Name Searched	SHEILA PRICE, SHEILA TATE
Developed Name Searched	PRICE SHEILA

Order Process History	
Date	Description
19/Apr/2016 09:58:01 AM	Record Ordered.
19/Apr/2016 09:59:06 AM	Search In Progress.
19/Apr/2016 09:59:06 AM	Record Judged.

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.**

- **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, all consumers are 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 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list. In addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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 20549

42051120001704

7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

SHEILA PRICE

CALUMET CITY, IL

Background Report

Confidential

SHEILA PRICE

CID - 86388666

ARISE VIRTUAL SOLUTIONS INC
3450 LAKESIDE DR STE 620
MIRAMAR, FL 33027-3269

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate/employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800) 888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information

Consumer's Name SHEILA PRICE

CSP ID 1377602

Client Name ARISE VIRTUAL SOLUTIONS INC

The following consumer information was used in the production of this report:
Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN

Address
CALUMET CITY, IL

Date of Birth

Information Regarding this Order:

Position Applied For

Date Ordered 19 Apr 2016 09:58:01 AM

Background Check 19 Apr 2016 10:44:10 AM

Report Last Updated on 30 Nov 2016 11:10:34 AM

Completion Date

Date Report Printed 30 Nov 2016 11:55:17 AM

A. [REDACTED] [REDACTED] [REDACTED]

Background Report Summary

Score Result 05/16/2016 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS INELIGIBLE

Package Name: ARISE REGISTRATION	Status	Review	Score
Package Searches Ordered			
Soc Sec Number Validation	Complete	Yes*	
Soc Sec Number Validation	Complete	Yes*	Ineligible
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CALUMET CITY, COOK, IL	Complete	No	Eligible
Additional Searches Ordered			
NONE			

Score Status

11/30/2016

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued ILLINOIS

Date Issued BETWEEN 1985-1986

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

[Back to top](#)

Social Security Verification

Status: Complete
Score: Ineligible

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Customer Provided Information

SSN State Issued

SSN Year Issued 1986

Name Type Report Subject

Name SHEILA, PRICE

Name Type Former Name

Name PRICE, SHEILA

Addr Type Residence Address

First Date 08/01/2014 **Last** 08/01/2014

Address [REDACTED]
CALUMET CITY, IL [REDACTED]

Remark

HIGH PROBABILITY SOCIAL SECURITY NUMBER PROVIDED BELONGS TO ANOTHER CONSUMER.

Date	Description
19/Apr/2016 09:58:01 AM	Search In Progress.
19/Apr/2016 09:58:03 AM	Search In Progress.
19/Apr/2016 12:44:04 PM	Record Judged.

Back to top

First Advantage National Criminal File Plus CALUMET CITY, COOK, IL Status: Complete
Search: Hit(s)

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	19/Apr/2016
Address Covered	[REDACTED]
Address City Covered	CALUMET CITY
Address County Covered	COOK
Address State Covered	IL
Address Zip	[REDACTED]
Given Name Searched	SHEILA PRICE, SHEILA TATE
Developed Name Searched	PRICE SHEILA

Date	Description
19/Apr/2016 09:58:01 AM	Record Ordered.
19/Apr/2016 09:59:06 AM	Search In Progress.
19/Apr/2016 09:59:06 AM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 20552.

- **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, all consumers are 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 creditworthiness 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 1-888-5-OPTOUT (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. b. Such affiliates that are not banks, savings associations, or credit unions also should list. In addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 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 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 c. Nonmember insured banks, insured state branches of foreign banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. 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

7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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

LETTER TYPE 99

SHEILA PRICE

CALUMET CITY, IL

LexisNexis CONSUMER DISCLOSURE

Original Order Date: 02/08/2017

Last Revised Date: 02/08/2017

If your consumer is a California resident, the following notice is provided as required under California law:

IMPORTANT NOTICE UNDER CALIFORNIA LAW

First Advantage 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. In California, First Advantage shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

First Advantage no garantiza la exactitud o veracidad de la informacisn en cuanto al objeto de la investigacisn, sino que solamente copia la informacisn de los archivos pzblicos con exactitud. La informacisn generada a ramz del robo de identidad, incluyendo evidencia de actividad criminal, puede ser incorrectamente asociada con el consumidor objeto de este informe. El cliente esta de acuerdo y certifica que al ordenar y usar este informe esta en estricto cumplimiento de cualesquiera leyes o regulaciones locales, estatales y federales que sean aplicables.

Report For:
Price, Sheila V
SSN

Original Order Date: 02/08/17
Last Revised Date: 02/08/17

Calumet City Illinois

First Advantage National Criminal File Search - 0 matches

SSN VALIDATION

SSN was VALIDLY ISSUED
between 1985 and 1986
in IL

FIRST ADVANTAGE NATIONAL CRIMINAL FILE SEARCH

Results: No Record Found

***** All fully displayed personal identifiable information is customer-provided *****

ILLINOIS

Jesse White - Secretary of State

DRIVERS LICENSE



03/02/2013

09/02/2016

PRICE
SHEILA V

CALUMET CITY, IL

SEX: D HAIR: NONE
EYES: NONE

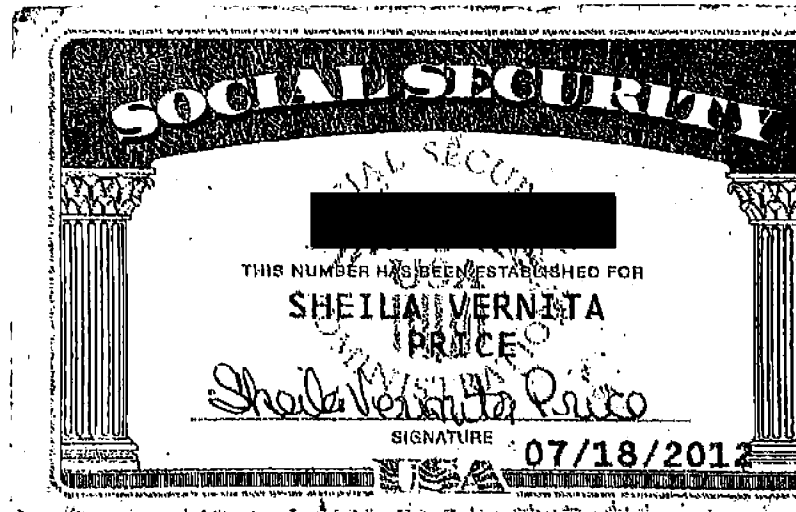
SEX: F HEIGHT: 5'-10"

WEIGHT: 150 lbs HAIR: BRN

ID: 20160902307602464

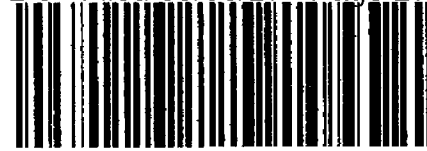
DUP

Sheila V. Price



CERTIFIED MAIL

Document 1-5 Filed 09/06/17 Page 27 of 27



7017 0190 0000 9117 8795



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

First Advantage
 CONSUMER CENTER
 P.O. BOX 105292
 Atlanta, GA 30348-5292



9590 9403 0601 5183 8609 08

2. Article Number (Transfer from service label)

7017 0190 0000 9117 8795

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from Item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

CIVIL COVER SHEET

The JS44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form is required for the use of the Clerk of Court for the purpose of initiating the civil docket record. (SEE INSTRUCTIONS ATTACHED)

I. (a) PLAINTIFF(S)

Sheila V. Price, on behalf of herself and all others similarly situated

DEFENDANT(S)

First Advantage Background Services Corp.

(b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIFF Cook County (Illinois) (EXCEPT IN U.S. PLAINTIFF CASES)

COUNTY OF RESIDENCE OF FIRST LISTED DEFENDANT (IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED

(c) ATTORNEYS (FIRM NAME, ADDRESS, TELEPHONE NUMBER, AND E-MAIL ADDRESS)

E. Michelle Drake, Berger & Montague, P.C., 43 SE Main Street, Suite 505, Minneapolis, MN 55414, 6125945999, emdrake@bm.net

ATTORNEYS (IF KNOWN)

II. BASIS OF JURISDICTION (PLACE AN "X" IN ONE BOX ONLY)

- 1 U.S. GOVERNMENT PLAINTIFF
2 U.S. GOVERNMENT DEFENDANT
3 FEDERAL QUESTION (U.S. GOVERNMENT NOT A PARTY)
4 DIVERSITY (INDICATE CITIZENSHIP OF PARTIES IN ITEM III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (PLACE AN "X" IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT) (FOR DIVERSITY CASES ONLY)

- PLF DEF
1 1 CITIZEN OF THIS STATE
2 2 CITIZEN OF ANOTHER STATE
3 3 CITIZEN OR SUBJECT OF A FOREIGN COUNTRY
4 4 INCORPORATED OR PRINCIPAL PLACE OF BUSINESS IN THIS STATE
5 5 INCORPORATED AND PRINCIPAL PLACE OF BUSINESS IN ANOTHER STATE
6 6 FOREIGN NATION

IV. ORIGIN (PLACE AN "X" IN ONE BOX ONLY)

- 1 ORIGINAL PROCEEDING
2 REMOVED FROM STATE COURT
3 REMANDED FROM APPELLATE COURT
4 REINSTATED OR REOPENED
5 TRANSFERRED FROM ANOTHER DISTRICT (Specify District)
6 MULTIDISTRICT LITIGATION - TRANSFER
7 APPEAL TO DISTRICT JUDGE FROM MAGISTRATE JUDGE JUDGMENT
8 MULTIDISTRICT LITIGATION - DIRECT FILE

V. CAUSE OF ACTION (CITE THE U.S. CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE - DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY)

15 U.S.C. 1681 et seq., violations of the Fair Credit Reporting Act

(IF COMPLEX, CHECK REASON BELOW)

- 1. Unusually large number of parties.
2. Unusually large number of claims or defenses.
3. Factual issues are exceptionally complex.
4. Greater than normal volume of evidence.
5. Extended discovery period is needed.
6. Problems locating or preserving evidence.
7. Pending parallel investigations or actions by government.
8. Multiple use of experts.
9. Need for discovery outside United States boundaries.
10. Existence of highly technical issues and proof.

CONTINUED ON REVERSE

FOR OFFICE USE ONLY

RECEIPT # AMOUNT \$ APPLYING IFP MAG. JUDGE (IFP)
JUDGE MAG. JUDGE (Referral) NATURE OF SUIT CAUSE OF ACTION

VI. NATURE OF SUIT (PLACE AN "X" IN ONE BOX ONLY)

CONTRACT - "0" MONTHS DISCOVERY TRACK

- 150 RECOVERY OF OVERPAYMENT & ENFORCEMENT OF JUDGMENT
- 152 RECOVERY OF DEFAULTED STUDENT LOANS (Excl. Veterans)
- 153 RECOVERY OF OVERPAYMENT OF VETERAN'S BENEFITS

CONTRACT - "4" MONTHS DISCOVERY TRACK

- 110 INSURANCE
- 120 MARINE
- 130 MILLER ACT
- 140 NEGOTIABLE INSTRUMENT
- 151 MEDICARE ACT
- 160 STOCKHOLDERS' SUITS
- 190 OTHER CONTRACT
- 195 CONTRACT PRODUCT LIABILITY
- 196 FRANCHISE

REAL PROPERTY - "4" MONTHS DISCOVERY TRACK

- 210 LAND CONDEMNATION
- 220 FORECLOSURE
- 230 RENT LEASE & EJECTMENT
- 240 TORTS TO LAND
- 245 TORT PRODUCT LIABILITY
- 290 ALL OTHER REAL PROPERTY

TORTS - PERSONAL INJURY - "4" MONTHS DISCOVERY TRACK

- 310 AIRPLANE
- 315 AIRPLANE PRODUCT LIABILITY
- 320 ASSAULT, LIBEL & SLANDER
- 330 FEDERAL EMPLOYERS' LIABILITY
- 340 MARINE
- 345 MARINE PRODUCT LIABILITY
- 350 MOTOR VEHICLE
- 355 MOTOR VEHICLE PRODUCT LIABILITY
- 360 OTHER PERSONAL INJURY
- 362 PERSONAL INJURY - MEDICAL MALPRACTICE
- 365 PERSONAL INJURY - PRODUCT LIABILITY
- 367 PERSONAL INJURY - HEALTH CARE/ PHARMACEUTICAL PRODUCT LIABILITY
- 368 ASBESTOS PERSONAL INJURY PRODUCT LIABILITY

TORTS - PERSONAL PROPERTY - "4" MONTHS DISCOVERY TRACK

- 370 OTHER FRAUD
- 371 TRUTH IN LENDING
- 380 OTHER PERSONAL PROPERTY DAMAGE
- 385 PROPERTY DAMAGE PRODUCT LIABILITY

BANKRUPTCY - "0" MONTHS DISCOVERY TRACK

- 422 APPEAL 28 USC 158
- 423 WITHDRAWAL 28 USC 157

CIVIL RIGHTS - "4" MONTHS DISCOVERY TRACK

- 440 OTHER CIVIL RIGHTS
- 441 VOTING
- 442 EMPLOYMENT
- 443 HOUSING/ ACCOMMODATIONS
- 445 AMERICANS with DISABILITIES - Employment
- 446 AMERICANS with DISABILITIES - Other
- 448 EDUCATION

IMMIGRATION - "0" MONTHS DISCOVERY TRACK

- 462 NATURALIZATION APPLICATION
- 465 OTHER IMMIGRATION ACTIONS

PRISONER PETITIONS - "0" MONTHS DISCOVERY TRACK

- 463 HABEAS CORPUS- Alien Detainee
- 510 MOTIONS TO VACATE SENTENCE
- 530 HABEAS CORPUS
- 535 HABEAS CORPUS DEATH PENALTY
- 540 MANDAMUS & OTHER
- 550 CIVIL RIGHTS - Filed Pro se
- 555 PRISON CONDITION(S) - Filed Pro se
- 560 CIVIL DETAINEE: CONDITIONS OF CONFINEMENT

PRISONER PETITIONS - "4" MONTHS DISCOVERY TRACK

- 550 CIVIL RIGHTS - Filed by Counsel
- 555 PRISON CONDITION(S) - Filed by Counsel

FORFEITURE/PENALTY - "4" MONTHS DISCOVERY TRACK

- 625 DRUG RELATED SEIZURE OF PROPERTY 21 USC 881
- 690 OTHER

LABOR - "4" MONTHS DISCOVERY TRACK

- 710 FAIR LABOR STANDARDS ACT
- 720 LABOR/MGMT. RELATIONS
- 740 RAILWAY LABOR ACT
- 751 FAMILY and MEDICAL LEAVE ACT
- 790 OTHER LABOR LITIGATION
- 791 EMPL. RET. INC. SECURITY ACT

PROPERTY RIGHTS - "4" MONTHS DISCOVERY TRACK

- 820 COPYRIGHTS
- 840 TRADEMARK

PROPERTY RIGHTS - "8" MONTHS DISCOVERY TRACK

- 830 PATENT
- 835 PATENT-ABBREVIATED NEW DRUG APPLICATIONS (ANDA) - a/k/a Hatch-Waxman cases

SOCIAL SECURITY - "0" MONTHS DISCOVERY TRACK

- 861 HIA (1395f)
- 862 BLACK LUNG (923)
- 863 DIWC (405(g))
- 863 DIWW (405(g))
- 864 SSID TITLE XVI
- 865 RSI (405(g))

FEDERAL TAX SUITS - "4" MONTHS DISCOVERY TRACK

- 870 TAXES (U.S. Plaintiff or Defendant)
- 871 IRS - THIRD PARTY 26 USC 7609

OTHER STATUTES - "4" MONTHS DISCOVERY TRACK

- 375 FALSE CLAIMS ACT
- 376 Qui Tam 31 USC 3729(a)
- 400 STATE REAPPORTIONMENT
- 430 BANKS AND BANKING
- 450 COMMERCE/ICC RATES/ETC.
- 460 DEPORTATION
- 470 RACKETEER INFLUENCED AND CORRUPT ORGANIZATIONS
- 480 CONSUMER CREDIT
- 490 CABLE/SATELLITE TV
- 890 OTHER STATUTORY ACTIONS
- 891 AGRICULTURAL ACTS
- 893 ENVIRONMENTAL MATTERS
- 895 FREEDOM OF INFORMATION ACT
- 899 ADMINISTRATIVE PROCEDURES ACT / REVIEW OR APPEAL OF AGENCY DECISION
- 950 CONSTITUTIONALITY OF STATE STATUTES

OTHER STATUTES - "8" MONTHS DISCOVERY TRACK

- 410 ANTI-TRUST
- 850 SECURITIES / COMMODITIES / EXCHANGE

OTHER STATUTES - "0" MONTHS DISCOVERY TRACK

- 896 ARBITRATION (Confirm / Vacate / Order / Modify)

*** PLEASE NOTE DISCOVERY TRACK FOR EACH CASE TYPE. SEE LOCAL RULE 26.3**

VII. REQUESTED IN COMPLAINT:

CHECK IF CLASS ACTION UNDER F.R.Civ.P. 23 DEMAND \$ _____

JURY DEMAND YES NO (CHECK YES ONLY IF DEMANDED IN COMPLAINT)

VIII. RELATED/REFILED CASE(S) IF ANY

JUDGE _____ DOCKET NO. _____

CIVIL CASES ARE DEEMED RELATED IF THE PENDING CASE INVOLVES: (CHECK APPROPRIATE BOX)

- 1. PROPERTY INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.
- 2. SAME ISSUE OF FACT OR ARISES OUT OF THE SAME EVENT OR TRANSACTION INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.
- 3. VALIDITY OR INFRINGEMENT OF THE SAME PATENT, COPYRIGHT OR TRADEMARK INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.
- 4. APPEALS ARISING OUT OF THE SAME BANKRUPTCY CASE AND ANY CASE RELATED THERETO WHICH HAVE BEEN DECIDED BY THE SAME BANKRUPTCY JUDGE.
- 5. REPETITIVE CASES FILED BY PRO SE LITIGANTS.
- 6. COMPANION OR RELATED CASE TO CASE(S) BEING SIMULTANEOUSLY FILED (INCLUDE ABBREVIATED STYLE OF OTHER CASE(S)):

7. EITHER SAME OR ALL OF THE PARTIES AND ISSUES IN THIS CASE WERE PREVIOUSLY INVOLVED IN CASE NO. _____, WHICH WAS DISMISSED. This case IS IS NOT (check one box) SUBSTANTIALLY THE SAME CASE.

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Georgia

Sheila V. Price, on behalf of herself and all others
similarly situated,

Plaintiff(s)

v.

First Advantage Background Services Corp.,

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) First Advantage Background Services Corp.

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: E. Michelle Drake & Joseph C. Hashmall, Berger & Montague, P.C., 43 SE Main Street, Suite 505, Minneapolis, MN 55414;

Gary B. Andrews, Jr., Blake Andrews Law Firm, LLC, 1831 Timothy Dr., Atlanta, GA 30329

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date:

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____ .

I personally served the summons on the individual at *(place)* _____
_____ on *(date)* _____ ; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
_____, a person of suitable age and discretion who resides there,
on *(date)* _____ , and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____ , who is
designated by law to accept service of process on behalf of *(name of organization)* _____
_____ on *(date)* _____ ; or

I returned the summons unexecuted because _____ ; or

Other *(specify)*:

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ _____ 0.00 .

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

Print

Save As...

Reset

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Consumer Claims First Advantage Provides False Background Reports](#)
