

Regal Service Company

6202 Shortman Rd

Ripley, NY 14775

800-247-2416 ext. 206

03-08-2021 1:17:02PM CST

IntelliApp

Personal Information	
Name	Christy Test
Current Address	1019 N Hickory Ave
City, State/Province Zip/Postal	Test, AZ 85716
Country	United States
Residence 3 years or longer (If No, previous addresses shown below)	Yes
SSN/SIN	351-00-0000
Date of Birth	08-02-1984
Primary Phone	520-481-8011
Cell Phone	520-481-8011
Email	christy.choice@tenstreet.com
Yes, I agree to receive information concerning future opportunities or promotions from Regal Service Company by email or other commercial electronic communications.	Yes
Would you like to receive communication from Regal Service Company via text message? By participating, you consent to receive text messages sent by an automatic telephone dialing system, which may contain recruiting/advertising messages. Consent to these terms is not a condition of being hired, contracted, or leased. You may opt out at any time by texting STOP to unsubscribe. You also agree that Regal Service Company's service provider receives in real time and logs your text messages with Regal Service Company.	No

Company Questions	
GENERAL INFORMATION	
What position are you applying for?	Company Driver
If you answered "Owner Operator" or "Fleet Owner", select yes.	No
EQUIPMENT (OWNER/OPERATORS ONLY)	
Equipment Description (Tractor):	
Type:	
Year:	
Make:	
Model:	
Color:	
VIN:	
Weight	
Mileage	
Fifth Wheel Height	
What location are you applying for?	
Are you legally eligible for employment in the United States?	Yes
Are you currently employed?	Yes
What date did your last employment end?	
Do you read, write, and speak English?	Yes
Have you ever worked for this company before?	No
Enter start and end dates, location, position, and reason for leaving:	
Do you have a current TWIC card?	No
Expiration date:	
Have you ever been known by any other name?	No
Enter name:	
How did you hear about us?	
If "Driver Referral", please enter the driver's name	
If "Other", please explain	
DRIVING EXPERIENCE	

For each class of equipment, select years of experience. If no experience in a class, select "None".	
Straight Truck	None
Tractor and Semi-Trailer	None
Tractor - Two Trailers	None
Other	

Licenses	
License Number	D06206978
State/Province	AZ
Country	United States
License Class	
License Expiration Date	08-02-2049
Physical Expiration Date	
Current License	Yes
Commercial Driver License	No
Endorsements	
Tanker Endorsement	No
HAZMAT Endorsement	No
X Endorsement	No
Doubles Triples Endorsement	No
Other Endorsement	No

Employment / Unemployment	
tenstreet	
PLEASE DO NOT CONTACT	
Company	tenstreet
Start Date	01-2017
End Date	03-2021
Address	123 Anystreet
City, State/Province Zip/Postal	Tulsa, OK
Country	United States
Phone	520-481-8011
Position Held	

Reason for leaving?	test
Were you terminated/discharged/laid off?	No
Is this your current employer?	Yes
May we contact this employer at this time?	No
Did you operate a commercial motor vehicle?	Yes
Were you subject to the Federal Motor Carrier or Transport Canada Safety Regulations while employed/contracted by this employer/contractor?	Yes
Did you perform any safety sensitive functions in this job, regulated by DOT, and subject to drug and alcohol testing?	Yes
Areas Driven	
Miles driven weekly	
Pay Range (cents/mile)	
Most common truck driven	Tractor-Trailer
Most common trailer	Flatbed
Trailer length	53 feet or more
test test test	
PLEASE DO NOT CONTACT	
Company	test test test
Start Date	06-2010
End Date	12-2016
Address	
City, State/Province Zip/Postal	Killeen, AZ 85716
Country	United States
Phone	
Position Held	test
Reason for leaving?	test
Were you terminated/discharged/laid off?	No
Is this your current employer?	Yes
May we contact this employer at this time?	No
Did you operate a commercial motor vehicle?	No

Were you subject to the Federal Motor Carrier or Transport Canada Safety Regulations while employed/contracted by this employer/contractor?	
Did you perform any safety sensitive functions in this job, regulated by DOT, and subject to drug and alcohol testing?	
Areas Driven	
Miles driven weekly	
Pay Range (cents/mile)	
Most common truck driven	
Most common trailer	
Trailer length	
Unemployment	
Start Date	12-2005
End Date	01-2006
Comment	

FMCSR	
Under FMCSR 391.15, are you currently disqualified from driving a commercial motor vehicle? [49 CFR 391.15]	No
Has your license, permit or privilege to drive ever been suspended or revoked for any reason? [49 CFR 391.21(b)(9)]	No
Have you ever been denied a license, permit, or privilege to operate a motor vehicle?[49 CFR 391.21(b)(9)]	Yes
Please provide additional detail, including relevant dates:	
Test test test	
Within the past two years, have you tested positive, or refused to test, on a pre-employment drug or alcohol test by an employer to whom you applied, but did not obtain, safety-sensitive transportation work covered by DOT agency drug and alcohol testing rules? [49 CFR 40.25(j)]	No
In the past three(3) years, have you ever been convicted of any of the following offenses: [49 CFR 391.15]:	No

- Driving a commercial motor vehicle with a blood alcohol concentration ("BAC") of .04 percent or more
- Driving under the influence of alcohol, as prescribed by state law
- Refusal to undergo drug and alcohol testing as required by any jurisdiction for the enforcement of Federal Motor Carrier Safety Act regulations
- Driving a commercial motor vehicle under the influence of any 21 C.F.R. 1308.11 Schedule I identified controlled substance, an amphetamine, a narcotic drug, a formulation of an amphetamine, or a derivative of a narcotic drug
- Transportation, possession, or unlawful use of a 21 C.F.R. 1308.11 Schedule I identified controlled substance, amphetamines, narcotic drugs, formulations of an amphetamine, or derivatives of narcotic drugs while you were on duty driving for a motor carrier
- Leaving the scene of an accident while operating a commercial motor vehicle
- Or any other felony involving the use of a commercial motor vehicle

Vehicle Accident Record

Were you involved in any accidents/incidents with any vehicle in the last 5 years (even if not at fault)?


No Accidents

Traffic Convictions \ Violations

Have you had any moving violations or traffic convictions in the past 3 years?

No Violations

Criminal Record	
Have you ever been convicted of a crime?	No
Do you have any deferred prosecutions?	No
Do you have criminal charges pending?	No
Have you ever pled "guilty" to, been convicted of, or pled "no contest" to a felony?	No
If you have any felony convictions, do you currently hold a minister's permit to enter or exit Canada?	No
Have you, within the last five years, pled "guilty" to, been convicted of, had prosecution deferred in connection with, or pled "no contest" to a misdemeanor?	No

Signature	
Full Name	Christy Test
IP Address	2600:8804:490c:7
Signature Date/Time	03-08-2021 1:17 PM
<p>By signing my application below, I agree to use an electronic signature to demonstrate my consent. An electronic signature is as legally binding as an ink signature.</p> <p>This certifies that this application was completed by me, and that all entries on it and information in it are true and complete to the best of my knowledge.</p>	
Signed Date:	03-08-2021 1:17 PM
Signed:	

Federal FCRA Summary of Rights Acknowledgment	
By checking this box, I (a) acknowledge that I have read and understand the federal FCRA Summary of Rights and have been given the opportunity to copy/print the Summary of Rights and (b) agree to use an electronic signature to demonstrate my consent. An electronic signature is as legally binding as an ink signature.	Yes

New York State Article 23-A Notice

By checking the box, I (a) acknowledge that I have read and understand the New York State Correction Law Article 23-A and have been given the opportunity to copy/print it and (b) agree to use an electronic signature to demonstrate my acknowledgment. An electronic signature is as legally binding as an ink signature.

Yes

PSP Disclosure and Authorization

By checking the box, I (a) acknowledge that I have read and understand the PSP Disclosure and Authorization and also have been given the opportunity to copy/print it, and (b) agree to use an electronic signature to demonstrate my consent. An electronic signature is as legally binding as an ink signature.

Yes

FCRA Disclosure

By checking the box, I (a) acknowledge that I have read and understand the above and also have been given the opportunity to copy/print it, and (b) agree to use an electronic signature to demonstrate my consent. An electronic signature is as legally binding as an ink signature.

Yes

FCRA Authorization

By checking the box, I (a) acknowledge that I have read and understand the above and also have been given the opportunity to copy/print it, and (b) agree to use an electronic signature to demonstrate my consent. An electronic signature is as legally binding as an ink signature.

Yes

Employment Verification Acknowledgment and Release (DOT Drug and Alcohol)

By checking the box, I (a) acknowledge that I have read and understand the above and also have been given the opportunity to copy/print it, and (b) agree to use an electronic signature to demonstrate my consent. An electronic signature is as

Yes

legally binding as an ink signature.	
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Clearinghouse Release	
By checking the box, I (a) acknowledge that I have read and understand the above and also have been given the opportunity to copy/print it, and (b) agree to use an electronic signature to demonstrate my consent. An electronic signature is as legally binding as an ink signature.	Yes

1681m	
By checking this box, I represent that I understand and agree to the above document.	Yes

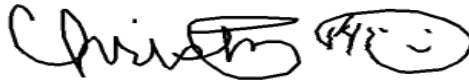
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	
By checking this box, I represent that I understand and agree to the above document.	Yes

DISCLOSURE FOR CONSUMER REPORTS

In connection with your employment or owner-operator (independent contractor) application, Regal Service Company may order one or more consumer report(s) (commonly known as "background reports" or "background checks") about you from one or more consumer reporting agencies. If you are hired or engaged as an owner-operator (independent contractor), additional consumer reports may be obtained in connection with and throughout your employment for employment purposes or for the legitimate business purpose of evaluating you as an owner-operator.

To the extent allowed by law, the consumer reports may include information concerning your character, general reputation, personal characteristics, mode of living, drug and alcohol test results, motor vehicle records, driving records, criminal history, public court records, employment history (including names and dates of previous employers, reason for termination of employment, work experience, and accidents), social security number validation, education, licensure, or verification of other information supplied by you. Such reports may be obtained from private and public record sources, including sanctions databases, CDLIS (including but not limited to CDLIS Central Site, CDLIS Master Pointer Record data and your driver record from the jurisdiction identified in the CDLIS data, in accordance with applicable state law and the Driver Privacy Protection Act), former employers, public court records, and federal, state, and other government agencies that maintain such records.

Printed Name:
Christy Test

A handwritten signature in black ink, appearing to read 'Christy Test', followed by a circled '19' and a smiley face ':)'.

Christy Test
1019 N Hickory Ave
Test, AZ 85716
520-481-8011
Gender:

Social Security #:
351-00-0000
Signed Date: 03-08-2021

AUTHORIZATION FOR CONSUMER REPORTS

I authorize Regal Service Company to obtain one or more consumer report(s) or investigative consumer report(s) about me. If hired or engaged as an owner-operator (independent contractor), I understand this authorization shall remain on file and shall serve as ongoing authorization for additional consumer reports or investigative consumer reports to be obtained from any consumer reporting agency at any time during my employment or contract period without asking me for authorization again.

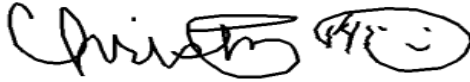
Printed Name:

Christy Test

Social Security #:

351-00-0000

Signed Date: 03-08-2021

A handwritten signature in black ink, appearing to read "Christy Test", with a circular flourish at the end.

Christy Test

1019 N Hickory Ave

Test, AZ 85716

520-481-8011

Gender:

IMPORTANT DISCLOSURE REGARDING BACKGROUND REPORTS FROM THE *PSP Online Service*

In connection with your application for employment with Regal Service Company ("Prospective Employer"), Prospective Employer, its employees, agents or contractors may obtain one or more reports regarding your driving, and safety inspection history from the Federal Motor Carrier Safety Administration (FMCSA).

When the application for employment is submitted in person, if the Prospective Employer uses any information it obtains from FMCSA in a decision to not hire you or to make any other adverse employment decision regarding you, the Prospective Employer will provide you with a copy of the report upon which its decision was based and a written summary of your rights under the Fair Credit Reporting Act before taking any final adverse action. If any final adverse action is taken against you based upon your driving history or safety report, the Prospective Employer will notify you that the action has been taken and that the action was based in part or in whole on this report.

When the application for employment is submitted by mail, telephone, computer, or other similar means, if the Prospective Employer uses any information it obtains from FMCSA in a decision to not hire you or to make any other adverse employment decision regarding you, the Prospective Employer must provide you within three business days of taking adverse action oral, written or electronic notification: that adverse action has been taken based in whole or in part on information obtained from FMCSA; the name, address, and the toll free telephone number of FMCSA; that the FMCSA did not make the decision to take the adverse action and is unable to provide you the specific reasons why the adverse action was taken; and that you may, upon providing proper identification, request a free copy of the report and may dispute with the FMCSA the accuracy or completeness of any information or report. If you request a copy of a driver record from the Prospective Employer who procured the report, then, within 3 business days of receiving your request, together with proper identification, the Prospective Employer must send or provide to you a copy of your report and a summary of your rights under the Fair Credit Reporting Act.

Neither the Prospective Employer nor the FMCSA contractor supplying the crash and safety information has the capability to correct any safety data that appears to be incorrect. You may challenge the accuracy of the data by submitting a request to <https://dataqs.fmcsa.dot.gov>. If you challenge crash or inspection information reported by a State, FMCSA cannot change or correct this data. Your request will be forwarded by the DataQs system to the appropriate State for adjudication.

Any crash or inspection in which you were involved will display on your PSP report. Since the PSP report does not report, or assign, or imply fault, it will include all Commercial Motor Vehicle (CMV) crashes where you were a driver or co-driver and where those crashes were reported to FMCSA, regardless of fault. Similarly, all inspections, with or without violations, appear on the PSP report. State citations associated with Federal Motor Carrier Safety Regulations (FMCSR) violations that have been adjudicated by a court of law will also appear, and remain, on a PSP report.

The Prospective Employer cannot obtain background reports from FMCSA without your authorization.

AUTHORIZATION

If you agree that the Prospective Employer may obtain such background reports, please read the following and sign below:

I authorize Regal Service Company ("Prospective Employer") to access the FMCSA Pre-Employment Screening Program (PSP) system to seek information regarding my commercial driving safety record and information regarding my safety inspection history. I understand that I am authorizing the release of safety performance information including crash data from the previous five (5) years and inspection history from the previous three (3) years. I understand and acknowledge that this release of information may assist the Prospective Employer to make a determination regarding my suitability as an employee.

I further understand that neither the Prospective Employer nor the FMCSA contractor supplying the crash and safety information has the capability to correct any safety data that appears to be incorrect. I understand I may challenge the accuracy of the data by submitting a request to <https://dataqs.fmcsa.dot.gov>. If I challenge crash or inspection information reported by a State, FMCSA cannot change or correct this data. I understand my request will be forwarded by the DataQs system to the appropriate State for adjudication.

I understand that any crash or inspection in which I was involved will display on my PSP report. Since the PSP report does not report, or assign, or imply fault, I acknowledge it will include all CMV crashes where I was a driver or co-driver and where those crashes were reported to FMCSA, regardless of fault. Similarly, I understand all inspections, with or without violations, will appear on my PSP report, and State citations associated with FMCSR violations that have been adjudicated by a court of law will also appear, and remain, on my PSP report. I have read the above Disclosure Regarding Background Reports provided to me by Prospective Employer and I understand that if I sign this Disclosure and Authorization, Prospective Employer may obtain a report of my crash and inspection history. I hereby authorize Prospective Employer and its employees, authorized agents, and/or affiliates to obtain the information authorized above.

Printed Name:

Christy Test



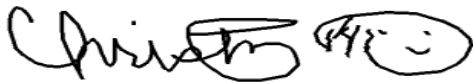
Signed Date: 03-08-2021

**Consent for Limited Queries of the Federal Motor Carrier Safety Administration (FMCSA)
Drug and Alcohol Clearinghouse**

I hereby provide consent to Regal Service Company to conduct a limited query of the FMCSA Commercial Driver's License Drug and Alcohol Clearinghouse to determine whether drug or alcohol violation information about me exists in the Clearinghouse. I understand this consent shall remain on file and shall serve as ongoing consent for Regal Service Company to conduct multiple limited queries of the Clearinghouse at any time during my employment or contract period without asking me for additional consent.

I understand that if I refuse to provide consent for Regal Service Company to conduct a limited query of the Clearinghouse, Regal Service Company is required to prohibit me from performing safety-sensitive functions, including operating a commercial motor vehicle.

I understand that if the limited query conducted by Regal Service Company indicates that drug or alcohol information exists about me in the Clearinghouse, the FMCSA will not disclose that information to Regal Service Company unless I give additional specific consent within the Clearinghouse. However, I understand that Regal Service Company will be required to conduct a full query of the Clearinghouse within 24 hours after a limited query indicates that drug or alcohol information exists and that if I do not grant consent within the Clearinghouse for that full query I will be removed from performing safety-sensitive functions, including operating a commercial motor vehicle.

A handwritten signature in black ink, appearing to read "Christy Test", followed by a circular stamp or mark.

Christy Test

03-08-2021

Date

**Request/Consent for Information from Previous Employer(s)/Carrier(s) For Alcohol and Controlled Substances Testing
Records
And changes in Parts 390 and 391 of the FMCSA**

X **03-08-2021** X **351-00-0000**
Date Social Security Number

Christy Test
1019 N Hickory Ave
Test, AZ 85716
520-481-8011
Gender:



X **Christy Test** X
Print Name (First, MI, Last) Signature

I, the above mentioned signer, hereby authorize

tenstreet

To release and forward in accordance with the following regulation, all known information pertaining to my alcohol and controlled substances testing/training records to Regal Service Company

**DISCLOSURE AND AUTHORIZATION UNDER 49 C.F.R. PART 391.23 INCLUDING DOT DRUG AND
ALCOHOL INFORMATION**

For purposes of an investigation in accordance with 49 C.F.R. Part 391.23, I authorize my previous employers, contractors (if owner-operator), and trucking schools, as applicable, to release and forward to Regal Service Company ("Company") the following information for the past three (3) years:

1. DOT alcohol and controlled substance information in accordance with Parts 382 and 40 of the Federal Motor Carrier Safety Regulations (49 CFR Part 382 and 49 CFR Part 40, Section 40.25) limited to the following DOT regulated testing items, including pre-employment testing results: (i) alcohol tests with a result of 0.04 or higher; (ii) verified positive drug tests; (iii) refusals to be tested; (iv) other violations of DOT agency drug and alcohol testing regulations; (v) information obtained from previous employers of a drug and alcohol rule violation; and (vi) documentation, if any, of completion of the return-to-duty process following a rule violation.
2. Safety performance history information in accordance with 49 CFR Part 391.23, which includes: employment dates, work history (which may include position held, reason for leaving, any termination information, whether subject to the Federal Motor Carrier Safety Administration regulations, equipment experience, area driven, and other information as applicable) and accident information (including accident date, nature of accident, whether it was preventable, whether there were injuries, fatalities, or hazardous materials involved, and copies of any accident report).

Pursuant to Section 391.23(i) of the Federal Motor Carrier Safety Regulations, you have the following rights with regard to the information released:

1. You have the right to make a written request at any time to review the information provided by previous employers, contractors (if owner-operator), or trucking schools, as applicable.
2. You have the right to have errors in the information corrected by the previous employer, contractor (if owner-operator), or trucking school, as applicable and for that employer, contractor (if owner-operator), or trucking school to re-send the corrected information.
3. You have the right to have a rebuttal statement attached to the alleged erroneous information if the previous employer, contractor (if owner-operator), or trucking school and you cannot agree on the accuracy of the information.

1681m

You are hereby provided a summary of the following provisions of the Fair Credit Reporting Act, 15 U.S.C. 1681m(a):

- The following consumer reporting agencies will prepare the background report / consumer report for Regal Service Company ('Company'):

Tenstreet
120 W. 3rd Street
Tulsa, OK 74103
Phone: (877) 219-9283
Email: support@tenstreet.com
Web: <http://www.tenstreet.com/drivers/>

HireRight, LLC
3349 Michelson Drive, Suite 150
Irvine, CA 92612
Phone: 866-521-6995
Fax: 877-797-3442
E-mail: customerservice@hireright.com
Web: <http://www.hireright.com/applicants>

For Pre-Employment Screening Program (PSP) and Clearinghouse:
U.S. Federal Motor Carrier Safety Administration, of the Department of Transportation, ("FMCSA-DOT")
1200 New Jersey Avenue SE
Washington, DC 20590
Phone: (800) 832-5660, TTY (800) 877-8339
<https://dataqs.fmcsa.dot.gov/Default.aspx>

- No consumer reporting agency utilized by the Company makes adverse decisions relating to your employment or contract relationship and no consumer reporting agency utilized by the Company is able to provide any specific reasons to you why an adverse decision relating to your employment or contract relationship may be taken or was taken based on a consumer report.
- 15 U.S.C. 1681j provides for the right to obtain a free copy of a consumer report on you from the consumer reporting agency which prepared your background report, under various circumstances, including but not limited to where you receive notice that an adverse action has been taken toward you based on the consumer report. In that instance, Section 1681j provides a right to a free copy of the report provided that you make the request within 60 days of the date that you received notice of the adverse action.
- 15 U.S.C. 1681i provides for the right to dispute, with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency.

INVESTIGATIVE CONSUMER REPORT DISCLOSURE

Regal Service Company ("Company") will order an 'investigative consumer report' concerning you for employment purposes or, if you are an owner-operator (independent contractor), for the legitimate business purpose of evaluating your suitability for an independent contractor engagement pursuant to your written instructions.

An 'investigative consumer report' is defined as a consumer report or portion thereof in which information on a consumer's character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the consumer reported on or with others with whom he is acquainted or who may have knowledge concerning any such items of information.

The investigative consumer report the Company will order concerning you will contain information concerning your character, general reputation, personal characteristics, and mode of living, obtained through personal interviews.

You have the right to request the additional disclosures provided for under the Fair Credit Reporting Act, 15 U.S.C. 1681d(b), which reads as follows:

Any person who procures or causes to be prepared an investigative consumer report on any consumer shall, upon written request made by the consumer within a reasonable period of time after the receipt by him of the disclosure required by subsection (a)(1) of this section, make a complete and accurate disclosure of the nature and scope of the investigation requested. This disclosure shall be made in a writing mailed, or otherwise delivered, to the consumer not later than five days after the date on which the request for such disclosure was received from the consumer or such report was first requested, whichever is the later.

At present, the specific 'nature and scope' of the investigative consumer report the Company may request is as follows: Employment Verifications, Motor Vehicle Reports, CDLIS, Criminal Records, and PSP. The report(s) will be requested from the following:

Tenstreet
120 W. 3rd Street
Tulsa, OK 74103
Phone: (877) 219-9283
Email: support@tenstreet.com
Web: <http://www.tenstreet.com/drivers/>

HireRight, LLC
3349 Michelson Drive, Suite 150
Irvine, CA 92612
Phone: 866-521-6995
Fax: 877-797-3442
E-mail: customerservice@hireright.com
Web: <http://www.hireright.com/applicants>

For Pre-Employment Screening Program (PSP) and Clearinghouse:
U.S. Federal Motor Carrier Safety Administration, of the Department of Transportation, ("FMCSA-DOT")
1200 New Jersey Avenue SE
Washington, DC 20590
Phone: (800) 832-5660, TTY (800) 877-8339
<https://dataqs.fmcsa.dot.gov/Default.aspx>

You have the right to request whether an investigative consumer report was ordered. You can also make a written request for a complete and accurate disclosure of the nature and scope of the investigation that was requested, request a copy of the report, a copy of any federal or state local notices of rights that may apply to you, or request the name, address and telephone number of the nearest unit of the consumer reporting agency designated to handle inquiries of each consumer reporting agency issuing an investigative consumer report about you, by sending a letter or email to the Company. You may also request and promptly receive from all such consumer reporting agencies free copies of any such investigative consumer reports.

MARYLAND: You have the right to request additional disclosures from the Company regarding the nature and scope of the requested investigation.

MASSACHUSETTS: If you contact the Company, you have the right to know whether the Company ordered an investigative consumer report about you. You also have the right to ask the CRA for a copy of any such report.

MINNESOTA: You have the right in most circumstances to submit a written request to the CRA for a complete and accurate disclosure of the nature and scope of any consumer report the Company ordered about you. The CRA must provide you with this disclosure within five business days after its receipt of your request or the report was requested by the Company, whichever date is later.

NEW JERSEY: You have the right to submit a request to the CRA for a copy of any investigative consumer report the Company ordered about you.

NEW YORK: If you contact the Company, you have the right to know whether the Company ordered a consumer report or investigative consumer report about you. Shown above is the CRA's address and telephone number. You have the right to contact the CRA to inspect or receive a copy of any such report. A copy of Article 23-A of the Correction Law is provided in connection herewith.

WASHINGTON STATE: If you submit a written request to the Company, you have the right to a complete and accurate disclosure of the nature and scope of any investigative consumer report the Company ordered about you. You are entitled to this disclosure within five business days after the date your request is received or we ordered the report, whichever is later. You also have the right to request a written summary of your rights under the Washington Fair Credit Reporting Act.

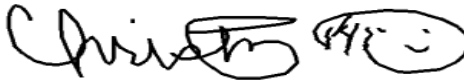
DISCLOSURE FOR CONSUMER REPORTS

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To the extent allowed by law, the consumer reports may include information concerning your character, general reputation, personal characteristics, mode of living, drug and alcohol test results, motor vehicle records, driving records, criminal history, public court records, employment history (including names and dates of previous employers, reason for termination of employment, work experience, and accidents), social security number validation, education, licensure, or verification of other information supplied by you. Such reports may be obtained from private and public record sources, including sanctions databases, CDLIS (including but not limited to CDLIS Central Site, CDLIS Master Pointer Record data and your driver record from the jurisdiction identified in the CDLIS data, in accordance with applicable state law and the Driver Privacy Protection Act), former employers, public court records, and federal, state, and other government agencies that maintain such records.

Employer / Contractor / Educational Institution:

test test test



Christy Test
1019 N Hickory Ave
Test, AZ 85716
520-481-8011
Gender:

Printed Name:

Christy Test

Social Security #:

351-00-0000

Signed Date: 03-08-2021

AUTHORIZATION FOR CONSUMER REPORTS

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Employer / Contractor / Educational Institution:

test test test

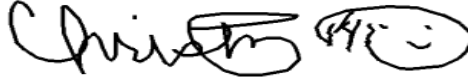
Printed Name:

Christy Test

Social Security #:

351-00-0000

Signed Date: 03-08-2021

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Christy Test
1019 N Hickory Ave
Test, AZ 85716
520-481-8011
Gender:

A Summary of Your Rights Under the Fair Credit Reporting Act

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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency

from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
3. Air Carriers	<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>
4. Creditors Subject to the Surface Transportation Board	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
7. Brokers and Dealers	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

(NEW YORK APPLICANTS ONLY)
ARTICLE 23-A, NEW YORK STATE CORRECTION LAW

§ 750. Definitions. For the purposes of this article, the following terms shall have the following meanings:

1. "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
2. "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
3. "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
4. "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
5. "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§ 751. Applicability. The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§ 752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited. No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

1. there is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or
2. the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§ 753. Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:
 - a. The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
 - b. The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.
 - c. The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
 - d. The time which has elapsed since the occurrence of the criminal offense or offenses.
 - e. The age of the person at the time of occurrence of the criminal offense or offenses.
 - f. The seriousness of the offense or offenses.
 - g. Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.

h. The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§ 754. Written statement upon denial of license or employment. At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§ 755. Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.
2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.