

# **How To Get a Background Check and Credit Report on ANYONE !**

Links and Method working as of publication – February 8, 2015

Having this information can be very beneficial for answering security questions, opening bank accounts, applying for credit, verifying accounts, among many other things. However, getting this information can be a little tricky, and sometimes unobtainable. With a little luck and this guide, you will have the tools and resources to give you the best chance possible to obtain this information.

There are a couple things you will need first. Some are required and some are very helpful to have. Obviously, it helps to have a person's fullz which include:

1. Persons full legal name
2. Current and/or previous addresses
3. Date of Birth (DOB) and Social Security Number (SSN)
4. Mothers maiden name

However, the only two things that are required are FULL LEGAL NAME and a USA CVV or anonymous debit card. I use [This Site](#). You will also need to know one of the following things about the person; their city, state, zip code, or DOB. Google is your friend and if the person's name is unique enough you can obtain most of this information with a simple search. To get the persons DOB, the easiest way is to use the online database familysearch.org.

There are 100's of these services, some are free and some charge a fee. Just use your CVV if you need to pay for background check. Having a background check will help out when trying to get the credit report described later in this guide but familysearch.org has pretty much all the background info you need, and it's FREE. Once we have located the DOB and any other information on the subject, we can now get their SSN. Go to [ssnfinder.ru](#) and register for free. Once you are logged in they charge \$3.00 per search. You will need the full legal name of the subject and either the city, state, zip code, or DOB. From my experience they are successful finding the SSN about 80% of the time. At this point you should have the needed background

**information to complete the next step.**

**First, register at 3 sites offering credit report like**

**[Site #1](#)**

**[Site #2](#)**

**[Site #3](#)**

**[Site #4](#)**

**[Site #5](#)**

**Again there are tons options and the more you try the better chance you have to be successful.**

**Start to sign up for these services with all the information you have obtained including SSN and DOB. At some point they will ask you security questions to verify you are the person you are trying to get information on. Normally, all of them will ask you same questions so keep track of your answers. Most questions you should be able to answer with the information you previously obtained or simply searching Google. For the questions you have to guess on, make note of how you answered and it helps to capture the screen to remember.**

**After you click the Submit button you will know if you were successful or not. If it says that you are verified you got all the questions correct! You don't need to do anything else with the other credit report websites. But if it says Wrong answers then leave this website and go the second one. Again, the questions should be almost the same. Check the answers you used for the last website and guess a different one. Click submit and wait and see what the webpage says. If it says you are verified then you're done. Otherwise continue to the third, fourth, so on until you get all answers correct. At this point you will have the background report, credit report, and make sure you save the answers to the security questions you just answered correctly. These are different than the security questions the user might have created for online banking or accounts they have already created but they will be the same for when you need to create new accounts on Coinbase or creating online bank accounts. You can also use this information to create a Money Gram account to send money with bank account or credit cards.**

**Register on Money Gram website using all the information you just obtained. When you come to the payment page, they will ask the same questions you had to answer to get the credit report. Answer questions and send transfer! You can use any credit card owned by anyone as long as you change the address on record with MG to the address of the card holder. No need to change MG account name. Money Gram doesn't make the connection between account owner and credit card owner. They will authorize the transfer as long as you answer the security questions and the Money Gram address matches the CVV address.**

**ENJOY!**