

# Background Report

## Confidential

CONNER CHARLES  
JORDAN  
XXX-XX-XXXX  
CID - 309203634

INSIGHT GLOBAL LLC  
1224 HAMMOND DR NE STE 1500  
ATLANTA, GA 30346-1537

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.)  
+1 971-280-8128 Toll Number (outside the U.S.)  
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details

First Advantage Customers  
For assistance, please contact our Customer Care team at 1-800 -888 -5773, or via chat by visiting <http://help.fadv.com/ea>

### 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 informaci3n en cuanto al objeto de la investigaci3n, sino que solamente copia la informaci3n de los archivos p3blicos con exactitud. La informaci3n generada a raz3 del robo de identidad, incluyendo evidencia de actividad criminal, puede ser incorrectamente asociada con el consumidor objeto de este informe. El cliente est3 de acuerdo y certifica que al ordenar y usar este informe est3 en estricto cumplimiento de cualesquiera leyes o regulaciones locales, estatales y federales que sean aplicables.

**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, if required 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.



Enterprise Advantage

General Consumer Information

Consumer's Name CONNER CHARLES JORDAN

Client Name INSIGHT GLOBAL LLC

NONE

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

SSN XXX-XX-XXXX

Date of Birth XX/XXX/XXXX

Consumer Contact (805)975-9793

Address 1780 BRADFORD RD  
CAMBRIA, CA 93428

Consumer Alternate Contact

Other Names  
Not Provided

Information Regarding this Order:

Position Applied For

Background Check Completion Date 09/Mar/2025 02:21:16 PM

Date Report Printed 09/Mar/2025 03:05:22 PM

Date Ordered 07/Mar/2025 05:17:01 PM

Report Last Updated on 09/Mar/2025 02:21:16 PM

Report ETA 14/Mar/2025

Revised Report ETA 10/Mar/2025

Self-Disclosed Criminal History

None

Location	
Label	Value
Recruiter Office	San Francisco
Applicant Position Title	Vulnerability Engineer
Will this individual be supporting a federal contractor, a federal contract effort, and/or a state, local, higher education, utility, or oil & gas entity? Reminder, if you are running a Criminal Risk and you choose "YES" for this question, you will need to use the Gov Criminal Risk package options.	No

All timestamps represent US Eastern Time

Note that different elements were searched and completed at different times from the start of the order - please refer to the timestamp associated with each element.

## First Advantage Background Report Summary

Consumer's Name CONNER CHARLES JORDAN

Date Ordered: 07/Mar/2025 05:17:01 PM

Background Check Completion  
Date: 09/Mar/2025 02:21:16 PM

Score Result Eligible

Package Name: CRIMINAL RISK			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
<u>Social Security Verification</u>	Complete	No	Pass
First Advantage National Criminal File Plus	Complete	No	
<u>First Advantage National Criminal File Plus CAMBRIA, SAN LUIS OBISPO, CA</u>	Complete	No	Eligible
County Seat Felony, Misdemeanor Or Other	Complete	No	
<u>County Seat Felony, Misdemeanor Or Other SAN LUIS OBISPO, SAN LUIS OBISPO, CA</u>	Complete	No	Eligible
<u>County Seat Felony, Misdemeanor Or Other DURHAM, DURHAM, NC</u>	Complete	No	Eligible
National Sex Offender Registry	Complete	No	
<u>National Sex Offender Registry Search - Department Of Justice Web Site</u>	Complete	No	Eligible
Additional Searches Ordered			
NONE			

\* 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.

\*\*\*\* Criminal Background Check to be completed after all other elements are completed as per customer's instructions for compliance with NYC Fair Chance Law.

**Social Security Verification**

**Status:** Complete  
**Score:** Pass

**Date Completed:** 07/Mar/2025

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.

Social Security Verification results and Remarks returned from this search are for informational purposes and should not be relied upon as a basis for determining the eligibility of a consumer for credit, insurance, employment or any other product or service, without additional review with and clarification from the consumer.

**SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN**

Customer Provided Information						
SSN		XXX-XX-XXXX	DOB		XX/XXX/XXXX	
Name Type Report Subject			Name JORDAN, CONNER			
Name Type Former Name			Name CONNOR, JORDAN			
Addr Type Residence Address		First Date 02/01/2025		Last 02/01/2025		
Address 1780 BRADFORD RD						
CAMBRIA, CA 93428						
Addr Type Former Address		First Date 11/01/2013		Last 11/01/2013		
Address 7955 REVENNA LN						
SPRINGFIELD, VA 22153						
Addr Type Former Address		First Date 01/01/2020		Last 04/01/2021		
Address 1459 GALLEON WAY						
SAN LUIS OBISPO, CA 93405						
Addr Type Former Address		First Date 03/01/2019		Last 07/01/2022		
Address 9505 LAS LOMAS AVE						
ATASCADERO, CA 93422						
Addr Type Former Address		First Date 03/01/2023		Last 04/01/2023		
Address 6415 HOG CANYON RD						
SAN MIGUEL, CA 93451						
Addr Type Former Address		First Date 10/01/2021		Last 08/01/2023		
Address 1315 MORREENE RD						
DURHAM, NC 27705						
Addr Type Former Address		First Date 08/01/2023		Last 09/01/2024		
Address 415 DANA ST APT 7						

SAN LUIS OBISPO, CA 93401

Employment Type ES

Employer Name PALOMAR HOMES

**Remarks and/or Social Security Alerts**

03/07/25: SUBJECT NAME RETURNED MATCHED WITH A DEVELOPED NAME.

03/07/25: AN ADDRESS DISCREPANCY WAS FOUND. SUBJECT ADDRESS DOES NOT MATCH ADDRESS ON FILE.

03/07/25: SSN PROVIDED WAS CHECKED AGAINST THE DEATH MASTER INDEX AND NO MATCH WAS REPORTED.

03/07/25: NO ALERTS RETURNED FROM SEARCH.

Order Process History	
Date	Description
07/Mar/2025 05:17:01 PM	Search In Progress.
07/Mar/2025 05:17:02 PM	Record Judged.

**First Advantage National Criminal File Plus CAMBRIA, SAN LUIS OBISPO, CA****Status:** Complete**Score:** Eligible**Date Completed:** 09/Mar/2025

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Address Covered	1780 BRADFORD RD
Address City Covered	CAMBRIA
Address County Covered	SAN LUIS OBISPO
Address State Covered	CA
Address Zip	93428
Given Name Searched	CONNER CHARLES JORDAN

Source Status History	
Status Date	Description
07/Mar/2025 11:38:38 PM	
<b>Disclaimers</b>	
The official custodian of all court records for each county in North Carolina is the Clerk of the Superior Court of that county. The N. C. Administrative Office of the Courts (AOC) is not the official custodian of any case record and provides only copies of data entered by the Clerks. Data extracted provided through this service may not reflect pending or post-disposition activity on a case. AOC does not warrant the accuracy of the data. To verify a record's accuracy, contact the Clerk of the County of Record.	
<b>Order Process History</b>	
Date	Description
07/Mar/2025 05:17:01 PM	Record Ordered.

07/Mar/2025 05:57:21 PM	Search In Progress.
07/Mar/2025 11:27:23 PM	Research Required -- First Advantage Research In Progress -- Delay Possible.
09/Mar/2025 02:21:15 PM	Record Judged.

County Seat Felony, Misdemeanor Or Other SAN LUIS OBISPO, SAN LUIS OBISPO, CA

Status: Complete

Score: Eligible

Date Completed: 07/Mar/2025

Record Source	SAN LUIS OBISPO COUNTY SUPERIOR AND MUNICIPAL COURTS
Search Results	No Record Found
Search Type	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX
Date of Search	07/Mar/2025
Search Period	02/21/2018
Address Covered	415 DANA ST
Address City Covered	SAN LUIS OBISPO
Address County Covered	SAN LUIS OBISPO
Address State Covered	CA
Address Zip	93401
Location	GOVERNMENT CENTER ROOM 385 SAN LUIS OBISPO SAN LUIS OBISPO COUNTY
Given Name Searched	CONNER CHARLES JORDAN
Developed Name Searched	CONNER JORDAN, JORDAN CONNOR

**Source Status History**

Status Date	Description
07/Mar/2025 05:17:13 PM	Restricted access at the search source. Estimated completion by 03/14/2025

**Remark**

03/07/25: THIS SEARCH ALSO COVERS: 1780 BRADFORD RD, CAMBRIA, SAN LUIS OBISPO COUNTY, CA;  
6415 HOG CANYON RD, SAN MIGUEL, SAN LUIS OBISPO COUNTY, CA;  
415 DANA ST APT 7, SAN LUIS OBISPO, SAN LUIS OBISPO COUNTY, CA;  
1780 BRADFORD RD, CAMBRIA, SAN LUIS OBISPO COUNTY, CA;  
1459 GALLEON WAY, SAN LUIS OBISPO, SAN LUIS OBISPO COUNTY, CA;  
9505 LAS LOMAS AVE, ATASCADERO, SAN LUIS OBISPO COUNTY, CA;  
6415 HOG CANYON RD, SAN MIGUEL, SAN LUIS OBISPO COUNTY, CA;

**Order Process History**

Date	Description
07/Mar/2025 05:17:01 PM	Search In Progress.
07/Mar/2025 05:17:03 PM	Search In Progress.
07/Mar/2025 06:09:32 PM	Record Judged.



## County Seat Felony, Misdemeanor Or Other DURHAM, DURHAM, NC

Status: Complete

Score: Eligible

Date Completed: 07/Mar/2025

Record Source	DURHAM SUPERIOR-DISTRICT COURT
Search Results	No Record Found
Search Type	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX
Date of Search	07/Mar/2025
Search Period	02/21/2018
Address Covered	1315 MORREENE RD
Address City Covered	DURHAM
Address County Covered	DURHAM
Address State Covered	NC
Address Zip	27705
Location	201 EAST MAIN STREET DURHAM DURHAM COUNTY
Given Name Searched	CONNER CHARLES JORDAN
Developed Name Searched	CONNER JORDAN, JORDAN CONNOR

## Source Status History

Status Date	Description
07/Mar/2025 05:17:13 PM	Search in progress. Estimated completion by 03/10/2025

## Remark

03/07/25: THIS SEARCH ALSO COVERS: 1315 MORREENE RD, DURHAM, DURHAM COUNTY, NC;

## Order Process History

Date	Description
07/Mar/2025 05:17:01 PM	Search In Progress.
07/Mar/2025 05:17:05 PM	Search In Progress.
07/Mar/2025 05:45:32 PM	Record Judged.

## National Sex Offender Registry Search - Department Of Justice Web Site

Status: Complete

Score: Eligible

Date Completed: 07/Mar/2025

Record Source	NATIONAL SEX OFFENDER REGISTRY
Search Results	No Record Found
Search Type	NATIONAL SEX OFFENDER REGISTRY SEARCH-DEPT OF JUSTICE

Date of Search07/Mar/2025

Search Period02/21/2018

Given Name SearchedCONNER CHARLES JORDAN

Developed Name SearchedCONNER JORDAN, JORDAN CONNOR

Source Status History	
Status Date	Description
07/Mar/2025 05:17:13 PM	Search in progress. Estimated completion by 03/10/2025
Order Process History	
Date	Description
07/Mar/2025 05:17:01 PM	Search In Progress.
07/Mar/2025 05:17:03 PM	Search In Progress.
07/Mar/2025 05:24:01 PM	Record Judged.

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, 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 FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, 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](http://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](http://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](http://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.
- 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](http://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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<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 600 Pennsylvania Avenue NW 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 P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 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. Institutions that are members of the Farm Credit System</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>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>

## **NOTICE - BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW**

**California Residents or Employees** – this summary of the provisions of California Civil Code § 1786.22 is being provided to you pursuant to state law.

Under California law you are entitled to visually inspect all files maintained about you by an ICRA, such as First Advantage, P.O. Box 105292 Atlanta, GA 30348, 1-800- 845-6004, upon request and presentation of proper identification during normal business hours and on reasonable notice as follows:

- **In person.** You may request a copy of your file. The ICRA may charge you for the actual copying costs associated with providing you with a copy of your file.
- **By telephone.** A summary of all information contained in the ICRA's file about you will be provided to you via telephone, if you have made a written request for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.
- **By certified mail.** You may make a written request for copies to be sent to a specified addressee. ICRA's complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRA.

"Proper Identification" includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. If an ICRA is unable to reasonably identify you on the basis of these documents, they may require additional information concerning your employment and personal or family history in order to verify your identity.

The ICRA will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection.

You may be accompanied by one other person of your choosing, who must furnish reasonable identification. An ICRA may require you to furnish a written statement granting permission to the ICRA to discuss your file in such person's presence.

## **AVISO - INVESTIGACION DE ANTECEDENTES DE CONFORMIDAD CON LA LEY DE CALIFORNIA**

**Residentes o empleados** de California: este resumen de las disposiciones del Código Civil de California § 1786.22 se le proporciona de conformidad con la ley estatal.

Según la ley de California, usted tiene derecho a inspeccionar visualmente todos los archivos mantenidos sobre usted por una ICRA, como First Advantage, P.O. Box 105292 Atlanta, GA 30348, 1-800-845-6004, previa solicitud y presentación de identificación adecuada durante el horario comercial normal y con un aviso razonable de la siguiente manera:

- **En persona.** Puede solicitar una copia de su expediente. La ICRA puede cobrarle por los costos reales de copia asociados con proporcionarle una copia de su archivo.
- **Por teléfono.** Se le proporcionará un resumen de toda la información contenida en el archivo de ICRA sobre usted por teléfono, si ha realizado una solicitud por escrito de divulgación telefónica, y el cargo por teléfono, si corresponde, por la llamada telefónica es prepago o cobrado directamente a usted.
- **Por correo certificado.** Puede solicitar por escrito que se envíen copias a un destinatario específico. El cumplimiento de ICRA con las solicitudes de correos certificados no será responsable de las divulgaciones a terceros causadas por el mal manejo del correo después de que dichos correos salgan de la ICRA.

La “identificación adecuada” incluye documentos como una licencia de conducir válida, número de cuenta de seguro social, tarjeta de identificación militar y tarjetas de crédito. Si una ICRA no puede identificarlo razonablemente sobre la base de estos documentos, es posible que requiera información adicional sobre su empleo e historial personal o familiar para verificar su identidad.

La ICRA proporcionará personal capacitado para explicar cualquier información que se le proporcione y proporcionará una explicación por escrito de cualquier información codificada contenida en los archivos mantenidos sobre usted. Esta explicación escrita se proporcionará siempre que se le proporcione un archivo para su inspección visual.

Puede estar acompañado por otra persona de su elección, que debe proporcionar una identificación razonable. Una ICRA puede requerir que usted proporcione una declaración por escrito otorgando permiso a la ICRA para discutir su archivo en presencia de dicha persona.



## California Obligations of Consumer Credit Reporting Agencies

A consumer may elect to place a security freeze on his or her credit report by making a request in writing by mail to a consumer credit reporting agency. "Security freeze" means a notice placed in a consumer's credit report, at the request of the consumer, and subject to certain exceptions, that prohibits the consumer credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. If a security freeze is in place, information from a consumer's credit report may not be released to a third party without prior express authorization from the consumer. This subdivision does not prevent a consumer credit reporting agency from advising a third party that a security freeze is in effect with respect to the consumer's credit report.

(b) A consumer credit reporting agency shall place a security freeze on a consumer's credit report no later than three business days after receiving a written request from the consumer.

(c) The consumer credit reporting agency shall send a written confirmation of the security freeze to the consumer within 10 business days and shall provide the consumer with a unique personal identification number or password to be used by the consumer when providing authorization for the release of his or her credit for a specific party or period of time.

(d) If the consumer wishes to allow his or her credit report to be accessed for a specific party or period of time while a freeze is in place, he or she shall contact the consumer credit reporting agency, request that the freeze be temporarily lifted, and provide the following:

- (1) Proper identification, as defined in subdivision (c) of Section 1785.15.
- (2) The unique personal identification number or password provided by the credit reporting agency pursuant to subdivision (c).
- (3) The proper information regarding the third party who is to receive the credit report or the time period for which the report shall be available to users of the credit report.

(e) A consumer credit reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report pursuant to subdivision (d) shall comply with the request no later than three business days after receiving the request.

(f) A consumer credit reporting agency may develop procedures involving the use of telephone, fax, the Internet, or other electronic media to receive and process a request from a consumer to temporarily lift a freeze on a credit report pursuant to subdivision (d) in an expedited manner.

(g) A consumer credit reporting agency shall remove or temporarily lift a freeze placed on a consumer's credit report only in the following cases:

- (1) Upon consumer request, pursuant to subdivision (d) or (j).
- (2) If the consumer's credit report was frozen due to a material misrepresentation of fact by the consumer. If a consumer credit reporting agency intends to remove a freeze upon a consumer's credit report pursuant to this paragraph, the consumer credit reporting agency shall notify the consumer in writing prior to removing the freeze on the consumer's credit report.

(h) A third party who requests access to a consumer credit report in connection with an application for credit or any other use may treat the application as incomplete if a security freeze is in effect and the consumer does not allow his or her credit report to be accessed for that specific party or period of time.

(i) If a consumer requests a security freeze, the consumer credit reporting agency shall disclose the process of placing and temporarily lifting a freeze and the process for allowing access to information from the consumer's credit report for a specific party or period of time while the freeze is in place.

(j) A security freeze shall remain in place until the consumer requests that the security freeze be removed. A consumer credit reporting agency shall remove a security freeze within three business days of receiving a request for removal from the consumer if the consumer provides both of the following:

- (1) Proper identification, as defined in subdivision (c) of Section 1785.15.
- (2) The unique personal identification number or password provided by the credit reporting agency pursuant to subdivision (c).

(k) A consumer credit reporting agency shall require proper identification, as defined in subdivision (c) of Section 1785.15, of the person making a request to place or remove a security freeze.

(l) The provisions of this section do not apply to the use of a consumer credit report by any of the following:

- (1) (A) (i) A person or entity with which the consumer has or had, prior to any assignment, an account or contract, including a demand deposit account, or to which the consumer issued a negotiable instrument, for the purpose of reviewing the account or collecting the financial obligation owing for the account, contract, or negotiable instrument.  
(ii) A subsidiary, affiliate, or agent of a person or entity described in clause (i), an assignee of a financial obligation owing by the consumer to such a person or entity, or a prospective assignee of a financial obligation owing by the consumer to such a person or entity in conjunction with the proposed purchase of the financial obligation, for the purpose of reviewing the account or collecting the financial obligation owing for the account, contract, or negotiable instrument.  
(B) For purposes of this paragraph, "reviewing the account" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- (2) A subsidiary, affiliate, agent, assignee, or prospective assignee of a person to whom access has been granted under subdivision (d) for purposes of facilitating the extension of credit or other permissible use.
- (3) Any state or local agency, law enforcement agency, trial court, or private collection agency acting pursuant to a court order, warrant, or subpoena.
- (4) A child support agency acting pursuant to Chapter 2 (commencing with Section 17400) of Division 17 of the Family Code or Title IV-D of the Social Security Act (42 U.S.C. et seq.).
- (5) The State Department of Health Care Services or its agents or assigns acting to investigate Medi-Cal fraud.
- (6) The Franchise Tax Board or its agents or assigns acting to investigate or collect delinquent taxes or unpaid court orders or to fulfill any of its other statutory responsibilities.
- (7) The use of credit information for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act.
- (8) Any person or entity administering a credit file monitoring subscription service to which the consumer has subscribed.
- (9) Any person or entity for the purpose of providing a consumer with a copy of his or her credit report upon the consumer's request.

(m) (1) Except as provided in paragraph (2), this title does not prevent a consumer credit reporting agency from charging a fee of no more than ten dollars (\$10) to a consumer for the placement of each freeze, the removal of the freeze, the temporary lift of the freeze for a period of time, or the temporary lift of the freeze for a specific party, regarding access to a consumer credit report, except that a consumer credit reporting agency may not charge a fee to a victim of identity theft who has submitted a valid police report or valid Department of Motor Vehicles investigative report that alleges a violation of Section 530.5 of the Penal Code.

(2) With respect to a consumer who is 65 years of age or older and who has provided identification confirming his or her age, a consumer credit reporting agency shall not charge a fee for the placement of an initial security freeze, but may charge a fee not to exceed five dollars (\$5) for the removal of the freeze, the temporary lift of the freeze for a period of time, the temporary lift of the freeze for a specific party, or replacing the freeze.

(n) Regardless of the existence of a security freeze, a consumer reporting agency may disclose public record information lawfully obtained by, or for, the consumer reporting agency from an open public record to the extent otherwise permitted by law. This subdivision does not prohibit a consumer reporting agency from electing to apply a valid security freeze to the entire contents of a credit report.