



7515 Irvine Center Dr.
Irvine, CA 92618
800-784-3911 Phone · 800-784-3593 Fax

08/23/17

ID#: 78788529
JASON SETO
12635 EL CAMINO REAL
SAN DIEGO, CA 92130

Dear JASON,

In connection with your employment with *Uber*, a consumer report was generated by Accurate Background, Inc. about you. In accordance with your request, enclosed is a copy of the consumer report.

The enclosed report 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 record. Evidence of identity theft may or may not be identified from this report. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the subject of this report.

The subject of the report may contact:

Accurate Background, Inc.
7515 Irvine Center Dr.
Irvine, CA 92618
Telephone: 800-784-3911

to dispute the reports finding.

Accurate Background, Inc. does not make any decisions, and cannot give you the reason for any decisions made, concerning your employment status with Uber. If you have questions concerning your employment status, contact your supervisor at *Uber*.

Regards,

Accurate Background, Inc.

NAME:	Seto, Jason Lap-Yee	ORDER DATE:	08/22/2017
REF:	124337	DOB:	06/07/xxxx
PACKAGE:	US Primary with PLV	SSN	xxx-xx-5252
STATUS/RESULT:	COMPLETED	COUNTRY:	United States
LAST UPDATE:	08/23/2017	PHONE:	+16266168429
		EMAIL:	jason.l.seto@gmail.com
	ADDRESS:	12635 El Camino Real 4209 San Diego, CA, 92130 United States	
	ADDRESS MOVER - COMPLETED		
SEARCHES:	FELONY/MISDEMEANOR - NO RECORD FOUND		
	FELONY/MISDEMEANOR - NO RECORD FOUND		
	FELONY/MISDEMEANOR - NO RECORD FOUND		
	GLOBAL WATCH - NO RECORD FOUND		

LEGAL NOTICE: **Accurate Background 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. Client agrees and certifies that its ordering of and use of this report is in strict compliance with any applicable local, state, and federal laws and regulations.**

In California, as an investigative consumer reporting agency, Accurate Background 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.

Search ID: 78788527
Search Type: ADDRESS MOVER
Status/Result: COMPLETED
State/County: NA / NONE
Completion Date: 2017-08-22

Subject's SSN: XXX-XX-5252

Requested On: 08/22/2017 16:45:31:254 PM PDT

Issuing State/Location: California

Date of Issuance: 1989 And 1992

(1)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 13166 KELLAM CT 117 ,
SAN DIEGO CA 92130

County: SAN DIEGO

Duration: from 01/2016 through 07/2017

Phone Number: 858-261-0183

(2)

Name: JASON LAP SETO

Date of Birth: 06/07/XXXX

Address: 13166 KELLAM CT 117 ,
SAN DIEGO CA 92130

County: SAN DIEGO

Duration: from 01/2016 through 07/2017

Phone Number: 858-261-0183

(3)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 2715 KELBURN AVE ,
ROSEMEAD CA 91770

County: LOS ANGELES

Duration: from 06/2009 through 07/2017

Phone Number: 626-288-9798

(4)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 12635 EL CAMINO REAL 4209 ,
SAN DIEGO CA 92130

County: SAN DIEGO

Duration: from 02/2017 through 07/2017

Phone Number: 858-261-0609

(5)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 1845 W GARDENA BLVD ,
GARDENA CA 90247

County: LOS ANGELES

Duration: from 02/2016 through 02/2016

Phone Number: 424-292-3797

(6)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 5406 SHOEMAKER FARM LN ,
CHEVY CHASE MD 20815

County: MONTGOMERY

Duration: from 02/2015 through 01/2016

Phone Number: 0

(7)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 7521 BLAIR RD 101 ,
TAKOMA PARK MD 20912

County: MONTGOMERY

Duration: from unknown through 03/2015

Phone Number: 301-588-1511

(8)

Name: JASON L SETO

Date of Birth: 06/07/XXXX

Address: 9636 CAMINITO DEL FELIZ ,

SAN DIEGO CA 92121

County: SAN DIEGO

Duration: from 01/2012 through 09/2012

Phone Number: 0

Search IDs: 78790695**Search Type:**

FELONY/MISDEMEANOR

Status/Result: NO

RECORD FOUND

Name(s) searched in this county:**Last Name First Name Middle Name****State/County:** CA / SAN Seto Jason Lap-Yee
DIEGO**Completion Date:**

08/23/2017

Search IDs: 78790696**Search Type:**

FELONY/MISDEMEANOR

Status/Result: NO

RECORD FOUND

Name(s) searched in this county:**Last Name First Name Middle Name****State/County:** CA / LOS Seto Jason Lap-Yee
ANGELES**Completion Date:**

08/23/2017

Search IDs: 78790697**Search Type:**

FELONY/MISDEMEANOR

Status/Result: NO

RECORD FOUND

Name(s) searched in this county:**Last Name First Name Middle Name****State/County:** MD / Seto Jason Lap-Yee
MONTGOMERY**Completion Date:**

08/22/2017

Search ID: 78788528

Search Type: GLOBAL WATCH

Status/Result: NO RECORD FOUND

State/County: NA / NONE

Completion Date: 2017-08-22

Para información en español, visite www.consumerfinance.gov/learnmore 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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	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. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	

<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. Non-member Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</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>
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	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 St 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 <u>or</u> Federal Trade Commission: Consumer Response Center ? FCRA Washington, DC 20580 (877) 382-4357

FCRA Form 01/16

A Summary of Your Rights Under the Provisions of California Civil Code Section 1786.22

The Investigative Consumer Reporting Agencies Act (ICRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). You can find the complete text of the ICRA, at the California Privacy Protection web site (<http://www.privacy.ca.gov/icraa.htm>). The ICRA gives you specific rights, as outlined below. You may have additional rights under federal law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights. 1786.22.

- (a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.
- (b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows:

- (1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.
- (2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
- (3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.
- (c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.
- (d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to Section 1786.10.
- (e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22.
- (f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

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