



Justifacts Credential Verification Inc.

Tina Roman

5250 Logan Ferry Road

Murrysville, PA 15668

troman@justifacts.com

Phone: (800) 356-6885 ext. 1601

Fax: (412) 798-4799

Report Number	Date Received	Date Complete	Account Manager
850786	06-22-2011	06-24-2011	Tina Roman

Company:	A.N.E. Corporation
Contact:	Robert Smith
Address:	1 Main Street . Pittsburgh , PA 15222
Phone Number:	412-555-1234
Email Address:	rsmith@anecompany.com

Applicant Information

Name	Social Security Number
Michael James Pendelton	** BLOCKED **

Gender	Date of Birth
Male	** BLOCKED **

Position / Job Code	Current Address
Management	1245 Maple Street Pittsburgh, PA 15010

Previous Addresses
856 Oakmont Avenue , Oakmont, PA 15139

Summary of Verifications Requested	
Description	Status
SOCIAL SECURITY ADDRESS REPORT: EXPERIAN© SOCIAL SEARCH	Complete
COUNTY CRIMINAL SEARCH: ALLEGHENY COUNTY, PA NAME: MICHAEL PENDELTON	Complete/Clear
COUNTY CRIMINAL SEARCH: CUYAHOGA COUNTY, OH NAME: MICHAEL PENDELTON	Complete/Adverse
STATE CRIMINAL SEARCH: PENNSYLVANIA NAME: MICHAEL PENDELTON	Complete/Clear
FEDERAL DISTRICT CRIMINAL COURT SEARCH: NATIONAL NAME: MICHAEL PENDELTON	Complete/Adverse
NATIONAL CRIMINAL DATABASE: NATIONAL NAME: MICHAEL PENDELTON	Complete/See Report
DRIVING RECORD CHECK: PENNSYLVANIA	Complete/Adverse
CREDIT REPORT: EXPERIAN©	Complete
PRESENT EMPLOYMENT - CYPHER COMPANY	Complete/Clear
PAST EMPLOYMENT - WILCOAT, INC	See Report
PAST EMPLOYMENT - OFFICE SUPPLY PLUS	Complete/Adverse

CONFIRMATION OF DEGREE - Cuyahoga Community College	Complete/Adverse
PROFESSIONAL REFERENCE - Mary Maloney, Client Concierge	Complete/Clear
I9-EMPLOYMENT VERIFICATION CHECK	Complete/Clear

SOCIAL SECURITY ADDRESS REPORT: EXPERIAN® SOCIAL SEARCH

- Names Found -						
#	Last	First	Middle	Times Reported	Dates Reported	
					From	To
1)	PENDELTON	MICHAEL	JAMES	32	2/2002	6/2011
2)	PENDELTON	MICHAEL	J	4	2/2004	3/2010
3)	PEDELTON	MICHAEL	J	1	5/2006	5/2006

- Addresses Found -					
#	Address	County	Times Reported	Dates Reported	
				From	To
1)	1245 Maple Street Pittsburgh, PA 15010	Beaver	22	03/2008	06/2011
2)	856 Oakmont Avenue 2B Oakmont, PA 15139	Allegheny	8	04/2006	04/2008
3)	7768 N Hamlet Street Cleveland, OH 44101	Cuyahoga	25	06/2003	04/2006

Additional Information	
Notes:	Please Note: This search is used to locate names and addresses associated with a social security number. Although this search does verify that the social security number is valid, it does not verify that the social security number provided belongs to the applicant. If you would like a Consent Based Social Security Search, which verifies that this person's name matches the social security number provided, please contact your Account Manager.

Criminal Records Check

COUNTY CRIMINAL SEARCH: Allegheny COUNTY, PA	
NAME SEARCHED:	Michael Pendelton
RESULTS:	Complete/Clear

On 06-22-2011, using the predominately searched index* available in the Common Pleas Court, criminal records were searched **from 2004 to 2011** for the name Michael Pendelton. Using the information provided, the records were clear of felonies and misdemeanors.

COUNTY CRIMINAL SEARCH: Cuyahoga COUNTY, OH	
NAME SEARCHED:	Michael Pendelton
RESULTS:	Complete/Adverse

On 06-23-2011, using the predominately searched index* available in the Common Pleas Court, criminal records were searched **from 2004 to 2011** for the name Michael Pendelton. Using the information provided, the records show the following case(s):

Case #10CRB00390 Summary			
File Date:	04-26-2010		
Confirmed By:	Name & DOB		
Disposition Date:	05-07-2010		
Conviction:	YES		
Charges	Disposition	Sentence	Grading
Disorderly conduct - intoxication	Guilty	Pay costs & fines \$537.00	Misdemeanor
Additional Info:	Name on file; Michael J. Pendelton		

Case #05CRB00564 Summary			
File Date:	06-08-2005		
Confirmed By:	Name & DOB		
Disposition Date:	10-03-2005		
Conviction:	YES		
Charges	Disposition	Sentence	Grading
1) Possession of cocaine	Guilty	Serve 4 years in Jail, to be followed by 3 years Probation.	Felony
2) Possession of drug paraphernalia	Guilty	Serve 3 years Probation, to be served concurrent to count 1.	Misdemeanor
3) Possession with intent to deliver controlled substance	Guilty	Merged with count 1	Felony
Additional Info:	Name listed on file: Michael James Pendelton.		

Case #04CRB123456 Summary			
File Date:	02-06-2004		
Confirmed By:	Name & DOB		
Disposition Date:	07-10-2004		
Conviction:	YES		
Charges	Disposition	Sentence	Grading
Theft	Guilty	Serve 18 months Probation	Misdemeanor
Additional Info:	NA		

STATE CRIMINAL SEARCH: Pennsylvania	
NAME SEARCHED:	Michael Pendelton
RESULTS:	Complete/Clear

On 06-23-2011, using the predominately searched index* available in the Pennsylvania State Police Repository, criminal records were searched **from 2004 to 2011** for the name Michael Pendelton. Using the information provided, the records were clear of felonies and misdemeanors.

FEDERAL DISTRICT CRIMINAL COURT SEARCH: National	
NAME SEARCHED:	Michael Pendelton
RESULTS:	Complete/Adverse

On 06-27-2011, criminal records were searched using the predominately searched index* **from 2004 to 2011** in the Federal Court name index, which consists of all 101 Federal District Courts throughout the United States and Territorial Possessions, for the name Michael Pendelton. The following records were found:

Case #09-cr-1253467 Summary			
File Date:	09-10-2009		
Confirmed By:	Name & DOB		
Disposition Date:	07-20-2010		
Conviction:	YES		
Charges	Disposition	Sentence	Grading
1) Robbery of Bank	Guilty	Serve 5 years in Prison and pay costs, fines & restitution of \$35,000.00.	Felony
2) Unlawful Detainment	Guilty	Serve 2 years in Prison, to be served concurrent to count 1.	Felony
Additional Info:	Name listed on file: Michael J. Pendelton.		

NATIONAL CRIMINAL DATABASE: National	
NAME SEARCHED:	Michael Pendelton
RESULTS:	Complete/See Report

On 06-23-2011 records were searched in the national criminal database. In addition to state court and corrections information, this database includes: sex offender records for 49 states (excludes Nevada), searches of the federal FDA, OIG, OFAC, GSA, FDIC, OCC, NCUA & OTS lists and a variety of other national and international sanctions lists. To review the exact coverage by state, please refer to http://www.justifacts.com/pdfs/national_criminal_database.pdf.

Using the name & date of birth provided, information was found in the following jurisdiction(s):

Cuyahoga County, Ohio. Please refer to that search for the case information found.

* Justifacts Credential Verification, Inc conducts criminal record searches using the predominately searched index in the specified jurisdiction. This index is typically accessed via the public access computer terminal. Records are searched back a minimum of seven years, however, the majority of court indexes go back much further, with each jurisdiction maintaining different time periods within their record databases. All legally reportable information found during the course of a search is reported, subject to any additional limitations set on a client specific basis.

Driving Record

State Search: Pennsylvania

< Request >		< Response >
Pendelton	Last Name	Pendelton
Michael	First Name	Michael
James	Middle Name	James
23568783	License Number	23568783

< License Information >	
License Type:	Personal
License Status:	Valid
License Class:	C
Issue Date:	08-14-2010
Expire Date:	08-22-2014
Additional Information:	

< Violation >	
Violation Date:	06-05-1999
Violation Code:	
Description:	Minor driving under the influence
Disposition Date:	07-06-1999
Violation Points:	N-A
Additional Information:	

< Suspension >	
Suspension Date:	07-10-1999
Suspension Code:	
Description:	Minor driving under the influence
Reinstatement Date:	10-16-1999
Additional Information:	

Credit History

CREDIT SUMMARY REPORT: EXPERIAN©

*GE CARD CO

ACCOUNT TYPE:	CREDIT CARD	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR		
KIND OF BUSINESS:	BANK CREDIT CARDS	PAYMENT STATUS:	ACCOUNT 180 DAYS PAST DUE DATE		
PAST DUE AMT:	\$182	BALANCE REPORTED ON:	5-28-11	AMT 1 (TYPE):	\$1000.00 (CREDIT LIMIT)
BALANCE AMT:	\$1534	ACCOUNT OPEN DATE:	10-03	AMT 2 (TYPE):	\$1534.00 (INITIAL CHARGE-OFF)
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	7-10	SUBSCRIBER CODE:	2240355
TERMS/DURATION:	REV	PAYMENT LEVEL/TYPE:	3-11	MONTHS REVIEWED:	28

- PAYMENT HISTORY -

PAYMENT HISTORY VALUE	TIMES REPORTED	LAST REPORTED ON
CURRENT	13	07/10
CHARGE-OFF	3	04/11
NO HISTORY REPORTED THAT MONTH BY SUBSCRIBER	1	11/10
CURRENT WITH ZERO BALANCE REPORTED ON TAPE	1	04/09
30 DAYS PAST DUE DATE	2	08/10
60 DAYS PAST DUE DATE	2	09/10
90 DAYS PAST DUE DATE	1	10/10
150 DAYS PAST DUE DATE	1	12/10
180 DAYS OR MORE PAST DUE DATE	1	01/11

CONSUMER'S ASSOCIATION TO ACCOUNT:	INDIVIDUAL
MAXIMUM DELINQUENCY PAYMENT:	
ADDITIONAL INFORMATION:	** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

*CAP ONE BK

ACCOUNT TYPE:	CREDIT CARD	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR		
KIND OF BUSINESS:	BANK CREDIT CARDS	PAYMENT STATUS:	ACCOUNT 150 DAYS PAST DUE DATE		
PAST DUE AMT:	\$955	BALANCE REPORTED ON:	5-28-11	AMT 1 (TYPE):	\$922.00 (HIGH BALANCE)
BALANCE AMT:	\$955	ACCOUNT OPEN DATE:	2-04	AMT 2 (TYPE):	\$955.00 (INITIAL CHARGE-OFF)
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	7-10	SUBSCRIBER CODE:	1270246
TERMS/DURATION:	REV	PAYMENT LEVEL/TYPE:	4-11	MONTHS REVIEWED:	25

- PAYMENT HISTORY -

PAYMENT HISTORY VALUE	TIMES REPORTED	LAST REPORTED ON
CURRENT	17	11/10
CHARGE-OFF	2	04/11
NO HISTORY REPORTED THAT MONTH BY SUBSCRIBER	1	05/10
CURRENT WITH ZERO BALANCE REPORTED ON TAPE	1	05/09
60 DAYS PAST DUE DATE	1	12/10
120 DAYS PAST DUE DATE	1	01/11
150 DAYS PAST DUE DATE	1	02/11

CONSUMER'S ASSOCIATION TO ACCOUNT:	INDIVIDUAL
MAXIMUM DELINQUENCY PAYMENT:	
ADDITIONAL INFORMATION:	

*FIRST USA BANK

ACCOUNT TYPE:	CREDIT CARD	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR		
KIND OF BUSINESS:	BANK CREDIT CARDS	PAYMENT STATUS:	ACCOUNT 150 DAYS PAST DUE DATE		
PAST DUE AMT:	\$6089	BALANCE REPORTED ON:	10-12-10	AMT 1 (TYPE):	\$5500.00 (CREDIT LIMIT)
BALANCE AMT:	\$6089	ACCOUNT OPEN DATE:	5-98	AMT 2 (TYPE):	\$6089.00 (INITIAL CHARGE-OFF)
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	4-10	SUBSCRIBER CODE:	1233910
TERMS/DURATION:	REV	PAYMENT LEVEL/TYPE:	9-10	MONTHS REVIEWED:	86

- PAYMENT HISTORY -

PAYMENT HISTORY VALUE	TIMES REPORTED	LAST REPORTED ON
CURRENT	17	01/10
CHARGE-OFF	2	09/10
30 DAYS PAST DUE DATE	2	03/10
60 DAYS PAST DUE DATE	1	04/10
90 DAYS PAST DUE DATE	1	05/10
120 DAYS PAST DUE DATE	1	06/10
150 DAYS PAST DUE DATE	1	07/10

CONSUMER'S ASSOCIATION TO ACCOUNT:	INDIVIDUAL
MAXIMUM DELINQUENCY PAYMENT:	
ADDITIONAL INFORMATION:	

*KEY CRDSVC

ACCOUNT TYPE:	CREDIT CARD	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR
KIND OF BUSINESS:	BANK CREDIT CARDS	PAYMENT STATUS:	ACCOUNT 150 DAYS PAST DUE DATE
PAST DUE AMT:		BALANCE REPORTED ON:	9-28-10
BALANCE AMT:	\$2810	ACCOUNT OPEN DATE:	9-03
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	7-10
TERMS/DURATION:	REV	PAYMENT LEVEL/TYPE:	9-10
		AMT 1 (TYPE):	\$2400.00 (CREDIT LIMIT)
		AMT 2 (TYPE):	\$2810.00 (INITIAL CHARGE-OFF)
		SUBSCRIBER CODE:	2298666
		MONTHS REVIEWED:	18
- PAYMENT HISTORY -			
PAYMENT HISTORY VALUE		TIMES REPORTED	LAST REPORTED ON
CURRENT		12	02/10
CHARGE-OFF		1	08/10
NO HISTORY REPORTED THAT MONTH BY SUBSCRIBER		1	04/10
30 DAYS PAST DUE DATE		1	03/10
60 DAYS PAST DUE DATE		1	06/10
90 DAYS PAST DUE DATE		1	05/10
150 DAYS PAST DUE DATE		1	07/10
CONSUMER'S ASSOCIATION TO ACCOUNT:		INDIVIDUAL	
MAXIMUM DELINQUENCY PAYMENT:			
ADDITIONAL INFORMATION:			
*M&T BANK NA			
ACCOUNT TYPE:	CREDIT CARD	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR
KIND OF BUSINESS:	BANK CREDIT CARDS	PAYMENT STATUS:	ACCOUNT 90 DAYS PAST DUE DATE
PAST DUE AMT:		BALANCE REPORTED ON:	10-28-10
BALANCE AMT:		ACCOUNT OPEN DATE:	5-03
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	6-10
TERMS/DURATION:	REV	PAYMENT LEVEL/TYPE:	10-10
		AMT 1 (TYPE):	\$1000.00 (CREDIT LIMIT)
		AMT 2 (TYPE):	\$1107.00 (HIGH BALANCE)
		SUBSCRIBER CODE:	1200539
		MONTHS REVIEWED:	26
- PAYMENT HISTORY -			
PAYMENT HISTORY VALUE		TIMES REPORTED	LAST REPORTED ON
CURRENT		16	06/10
CHARGE-OFF		1	09/10
CURRENT WITH ZERO BALANCE REPORTED ON TAPE		4	10/09
30 DAYS PAST DUE DATE		3	07/10
90 DAYS PAST DUE DATE		1	08/10
CONSUMER'S ASSOCIATION TO ACCOUNT:		INDIVIDUAL	
MAXIMUM DELINQUENCY PAYMENT:			
ADDITIONAL INFORMATION:			
*FIRST USA BANK			
ACCOUNT TYPE:	CREDIT CARD	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR
KIND OF BUSINESS:	BANK CREDIT CARDS	PAYMENT STATUS:	ACCOUNT 60 DAYS PAST DUE DATE
PAST DUE AMT:	\$8828	BALANCE REPORTED ON:	3-12-11
BALANCE AMT:	\$8828	ACCOUNT OPEN DATE:	9-98
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	11-10
TERMS/DURATION:	REV	PAYMENT LEVEL/TYPE:	1-11
		AMT 1 (TYPE):	\$8000.00 (CREDIT LIMIT)
		AMT 2 (TYPE):	\$8828.00 (INITIAL CHARGE-OFF)
		SUBSCRIBER CODE:	1233910
		MONTHS REVIEWED:	87
- PAYMENT HISTORY -			
PAYMENT HISTORY VALUE		TIMES REPORTED	LAST REPORTED ON
CURRENT		15	09/10
CHARGE-OFF		2	02/11
NO HISTORY REPORTED THAT MONTH BY SUBSCRIBER		2	01/11
ZERO BALANCE NOT ON UPDATE TAPE RECEIVED		2	03/09
30 DAYS PAST DUE DATE		3	10/10
60 DAYS PAST DUE DATE		1	11/10
CONSUMER'S ASSOCIATION TO ACCOUNT:		INDIVIDUAL	
MAXIMUM DELINQUENCY PAYMENT:			
ADDITIONAL INFORMATION:			
*KEYBANK NEW YORK			
ACCOUNT TYPE:	CHECK, CREDIT OR LINE OF CREDIT	ACCOUNT CONDITION:	UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR
KIND OF BUSINESS:	ALL BANKS (NON-SPECIFIC)	PAYMENT STATUS:	
PAST DUE AMT:		BALANCE REPORTED ON:	5-28-11
BALANCE AMT:	\$1075	ACCOUNT OPEN DATE:	9-03
MONTHLY PAYMENT AMT:		LAST PAYMENT DATE:	
TERMS/DURATION:	LOC	PAYMENT LEVEL/TYPE:	5-11
		AMT 1 (TYPE):	\$1000.00 (CREDIT LIMIT)
		AMT 2 (TYPE):	\$1000.00 (INITIAL CHARGE-OFF)
		SUBSCRIBER CODE:	2139040
		MONTHS REVIEWED:	1

- PAYMENT HISTORY -									
PAYMENT HISTORY VALUE					TIMES REPORTED		LAST REPORTED ON		
CHARGE-OFF					1		04/11		
CONSUMER'S ASSOCIATION TO ACCOUNT:				INDIVIDUAL					
MAXIMUM DELINQUENCY PAYMENT:									
ADDITIONAL INFORMATION:									
*GE CARD CO									
ACCOUNT TYPE:		CREDIT CARD			ACCOUNT CONDITION:		UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR		
KIND OF BUSINESS:		BANK CREDIT CARDS			PAYMENT STATUS:				
PAST DUE AMT:			BALANCE REPORTED ON:		5-28-11	AMT 1 (TYPE):		\$5953.00 (HIGH BALANCE)	
BALANCE AMT:		\$5953	ACCOUNT OPEN DATE:		9-03	AMT 2 (TYPE):		\$5953.00 (INITIAL CHARGE-OFF)	
MONTHLY PAYMENT AMT:			LAST PAYMENT DATE:		7-10	SUBSCRIBER CODE:		2240355	
TERMS/DURATION:		REV	PAYMENT LEVEL/TYPE:		10-10	MONTHS REVIEWED:		8	
- PAYMENT HISTORY -									
PAYMENT HISTORY VALUE					TIMES REPORTED		LAST REPORTED ON		
CHARGE-OFF					8		04/11		
CONSUMER'S ASSOCIATION TO ACCOUNT:				INDIVIDUAL					
MAXIMUM DELINQUENCY PAYMENT:									
ADDITIONAL INFORMATION:				** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*COMMERCIAL FINCL SVCS									
ACCOUNT TYPE:		FACTORING COMPANY			ACCOUNT CONDITION:		UNPAID BALANCE REPORTED AS A LOSS BY THE CREDIT GRANTOR		
KIND OF BUSINESS:		FINANCE COMPANIES (NON-SPECIFIC)			PAYMENT STATUS:				
PAST DUE AMT:			BALANCE REPORTED ON:		5-12-11	AMT 1 (TYPE):		\$5953.00 (ORIGINAL LOAN)	
BALANCE AMT:		\$6518	ACCOUNT OPEN DATE:		9-03	AMT 2 (TYPE):		\$5953.00 (INITIAL CHARGE-OFF)	
MONTHLY PAYMENT AMT:			LAST PAYMENT DATE:			SUBSCRIBER CODE:		2527230	
TERMS/DURATION:		UNK	PAYMENT LEVEL/TYPE:		9-10	MONTHS REVIEWED:		9	
- PAYMENT HISTORY -									
PAYMENT HISTORY VALUE					TIMES REPORTED		LAST REPORTED ON		
CHARGE-OFF					7		04/11		
NO HISTORY REPORTED THAT MONTH BY SUBSCRIBER					2		01/11		
CONSUMER'S ASSOCIATION TO ACCOUNT:				INDIVIDUAL					
MAXIMUM DELINQUENCY PAYMENT:									
ADDITIONAL INFORMATION:				ORIGINAL CREDITOR: GE CAPITAL CONSUMER CARD CO.					

CREDIT REPORT: EXPERIAN®

PAGE 1 DATE 7-27-2011 TIME 15:28:31 V001 TCA5

MICHAEL J PENDELTON	SS: ###-##-####	E: MARY SMITH CO
1245 MAPLE STREET	YOB: 1980	RPTD: 4-97 I
PITTSBURGH PA 15010		
RPTD: 6-97 TO 5-11 U 11X		E: *****SK
LAST SUB: 1224262		RPTD: 10-97 I

----- FRAUD SHIELD SUMMARY -----

```

INPUT  SSN ISSUED 1982-1985
FROM   4-01-11 INQ COUNT FOR SSN=0
FROM   4-01-11 INQ COUNT FOR ADDRESS=0

```

----- PROFILE SUMMARY -----

				CNT 19/12/27/31
PUBLIC RECORDS-----1	PAST DUE AMT---\$25,377	INQUIRIES--18	SATIS ACCTS---9	
INST/OTH BAL---\$21,640	SCH/EST PAY-----\$316+	INQS/6 MO---2	NOW DEL/DRG--12	
R ESTATE BAL-----N/A	R ESTATE PAY-----N/A	TRADELINE--23	WAS DEL/DRG---2	

TOT REV BAL----\$27,575 TOT REV AVAIL-----100% PAID ACCT---8 OLD TRADE--8-95

----- PUBLIC RECORDS -----

*BUFFALO CITY CT 3-13-11 1011073 \$7,327 CIV CL JUDG
D#: W92513 1 PLAINTIFF: --- PLAINTIFF NAME HERE ---

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH

*GE CARD CO	10-03	\$1,000-L	\$1,534-C	CHARGOFF	DELINQ 180
2240355 BC CRC REV 1	5-28-11	\$1,534	3-11	(28)	LLL65-321CC21
	7-10		\$182		CCCCCCCCCCC0

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

*CAP ONE BK	2-04	\$922-H	\$955-C	CHARGOFF	DELINQ 150
1270246 BC CRC REV 1	5-28-11	\$955	4-11	(25)	LL542CCCCC-C
	7-10		\$955		CCCCCCCCCCC0

*FIRST USA BANK	5-98	\$5,500-L	\$6,089-C	CHARGOFF	DELINQ 150
1233910 BC CRC REV 1	10-12-10	\$6,089	9-10	(86)	LL543211CCCC
	4-10		\$6,089		CCCCCCCCCCCC

*KEY CRDSVC	9-03	\$2,400-L	\$2,810-C	CHARGOFF	DELINQ 150
2298666 BC CRC REV 1	9-28-10	\$2,810	9-10	(18)	L523-1CCCCCCC
	7-10				CCCCC

*M&T BANK NA	5-03	\$1,000-L	\$1,107-H	CHARGOFF	DELINQ 90
1200539 BC CRC REV 1	10-28-10		10-10	(26)	L31C1C1CCCC0C
	6-10				CCCCCCC00CC0

*FIRST USA BANK	9-98	\$8,000-L	\$8,828-C	CHARGOFF	DELINQ 60
1233910 BC CRC REV 1	3-12-11	\$8,828	1-11	(87)	L-L21CC-1CCC1
	11-10		\$8,828		CCCCCCCCCENN

*KEYBANK NEW YORK	9-03	\$1,000-L	\$1,000-C		CHARGOFF
2139040 BB C/C LOC 1	5-28-11	\$1,075	5-11	(1)	L
			\$1,075		

*GE CARD CO	9-03	\$5,953-H	\$5,953-C		CHARGOFF
2240355 BC CRC REV 1	5-28-11	\$5,953	10-10	(8)	LLLLLLLLL
	7-10		\$805		

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

*COMMERCIAL FINCL SVCS	9-03	\$5,953-O	\$5,953-C		CHARGOFF
2527230 FZ FCO UNK 1	5-12-11	\$6,518	9-10	(9)	LLL-LLL-L
			\$6,518		

ORIGINAL CREDITOR: GE CAPITAL CONSUMER CARD CO.

----- INQUIRIES -----

MISC. FINANCE COMPANIE	6-11-11	3905244 FZ	COL
A F S C I	1-18-11	1557780 FP	
NCO FIN/MN	12-27-10	2980745 YC	COL
MULLOOLY JEFFREY ROONE	9-23-10	1998390 YL	COL
UNITED COLLECT BUR INC	9-16-10	2980031 YC	COL
NCO FIN/MN	8-25-10	2980745 YC	COL
CITI	8-19-10	1205200 BC	
SALES FINANCING COMPAN	8-04-10	2600102 FF	
BANK CREDIT CARD	8-02-10	2201011 BC	COL
KEYBANK NA	6-08-10	1114917 BB	

CONSUMER ASSISTANCE CONTACT: EXPERIAN

701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

[- HOW TO READ AN EXPERIAN CREDIT REPORT -](#)

Employment Record

PRESENT EMPLOYMENT - CYPHER COMPANY	
Company Address:	2342 Old Frankstown Road Monroeville , PA, 15146
Basic and Performance Information Given By:	Karen Heart, Office Manager
Phone Number:	412-886-9100
Verification Obtained By:	PHONE
Verification Verified By:	NAME AND SSN

< Applicant Info >		< Respondent Info >
05/17/2007	Start Date	(verified)
Present	End Date	(verified)
Insurance Reviewer	Job Title	(verified)
\$37,000 per year	Salary	(verified)
Currently Employed	Reason For Leaving	(verified)

What is the nature of his/her work?

"Michael works as an insurance analyst. He receives certificates of insurance, and processes documents in compliance with certain requirements. He analyzes claims and helps implement new SOP processes."

Has he/she received any promotions?

"Yes, he received a promotion."

Describe circumstances of promotions:

"He was promoted from a clerk to an analyst."

How did he/she follow instructions?

"He follows instructions very well. I never have to tell him twice."

How would you compare the candidate's performance to the performance of others with similar responsibilities?

"Michael completes work in a timely manner, and he does accurate work. The quality and quantity of his work are above average."

To what degree is there a need for supervision?

"He requires minimal supervision, and has the ability to work on his own. However, he is also not afraid to ask questions, or tell me if he needs help."

Is his/her attendance consistent and punctual? If not, please explain:

*** "His attendance is his weakness. He is dependable, but he has a problem getting to work on time."**

How does he/she get along with his/her associates?

"Michael is well-liked, and he is considered a team player."

Has he/she ever shown a propensity for violence or dishonesty in the work force?

"He has never shown a propensity for violence or dishonesty in the work force."

Additional Comments:

"Although we have had issues with Michael coming in consistently late, I would still recommend him. He knows his job, and overall he is dependable."

Justifacts Representative: AaCo

The above information was verified on: 06/23/11 at 8:25 AM

PAST EMPLOYMENT - WILCOAT, INC	
Company Address:	699 Lincoln Street S Pittsburgh , PA, 15221
Basic and Performance Information Given By:	Adam Harken, Owner
Phone Number:	412-784-2000
Verification Obtained By:	PHONE
Verification Verified By:	NAME AND SSN

< Applicant Info >		< Respondent Info >
04/22/2006	Start Date	(verified)
05/01/2007	End Date	(verified)
Office Manager/Territorial Assistant	Job Title	(verified)
! \$30,000 per year	Salary	! \$25,500 per year
Another Position	Reason For Leaving	(verified)

What is the nature of his/her work?

"Michael managed the work flow process. He made sure that things were running efficiently. He also worked closely with our IT Department."

Has he/she received any promotions?

! "He did not receive a promotion. There were issues with his punctuality, and we were concerned with his work ethic."

How did he/she follow instructions?

"Michael followed instructions reasonably well. He was able to complete every task without additional instruction."

How would you compare the candidate's performance to the performance of others with similar responsibilities?

! "His performance was above average, compared to the performance of others with similar responsibilities. He was capable of doing the job, but his attitude was not as good as it could have been."

To what degree is there a need for supervision?

"He required average supervision, depending on the task at hand. However, this was standard procedure."

Is his/her attendance consistent and punctual? If not, please explain:

! "His attendance was consistent, but there were issues with tardiness."

How does he/she get along with his/her associates?

"He worked with others in a professional and cooperative manner."

Has he/she ever shown a propensity for violence or dishonesty in the work force?

"He was never dishonest or violent in any way."

Would you rehire?

! No

If not, why?

! "Although he was a good worker, we need people here who we can count on."

Justifacts Representative: AaCo

The above information was verified on: 06/23/11 at 4:35 PM

PAST EMPLOYMENT - OFFICE SUPPLY PLUS	
Company Address:	910 Broad Street N Cleveland , OH, 44101
Performance Information Given By:	Performance information not provided, see below.
Basic Information Given By:	Joseph Almer, Office Manager
Phone Number:	216-565-2145
Verification Obtained By:	PHONE
Verification Verified By:	NAME AND SSN

< Applicant Info >		< Respondent Info >
01/06/2003	Start Date	(verified)
! 04/15/2006	End Date	! 06/08/2005
Customer Service Representative	Job Title	(verified)
\$8.50 per hour	Salary	(verified)
! Another opportunity	Reason For Leaving	! Left without notice

Would you rehire?

No

If not, why?

"He quit without notice. He just called off one day and we never saw him again."

Justifacts Representative: AaCo

The above information was verified on: 06/23/11 at 10:09 AM

Confirmation of Degree

COD - Cuyahoga Community College	
Name While Attending School:	Michael Pendelton
School Name:	Cuyahoga Community College
School Address:	Cleveland, OH
School Type:	COMMUNITY
Information Provided By:	Jane Cunningham
Department/Title:	Student Records Department
Phone Number:	866-806-2677
Verification Obtained By:	PHONE
Verification Verified By:	NAME AND SSN

< Applicant Info >		< Respondent Info >
2001	Start Date	09/01
2003	End Date	05/03
	Graduation Date	05/21/03
! BS degree in Business Management	Degree Received	! Bachelor of Arts in Music Performance

Justifacts Representative: AaCo

The above information was verified on: 06/23/11 at 10:05 AM

References

PROFESSIONAL REFERENCE - MARY MALONEY	
Reference Given by:	Mary Maloney
Company Name:	Frontier Financial
Title:	Client Concierge
Phone Number:	265-781-5002

What was the name of the company and your title when you worked with him/her?

"We worked together at Frontier Financial, and my title was Client Concierge."

What was his/her job title?

"His job title was Field Marshal."

In what capacity did you work with him/her?

"I was his supervisor."

How long have you known him/her?

"I have known him for seven years."

How would you describe his/her character?

"I would describe his character as hard working. He is a dedicated individual who is great at following instructions."

When he/she begins a task, would you say that he/she carries it through to completion? Please explain:

"When he begins a task, he carries it through to completion. He makes sure all tasks are complete from start to finish."

Did he/she ever show a propensity for violence or dishonesty in the work force?

"Michael was a quiet person who kept to himself. Not once did he ever show a propensity for violence or dishonesty."

What was the nature of his/her work?

"The nature of his work was to be in charge of client financial records."

What would you say is his/her greatest strength?

"His greatest strength is his dedication to his work. Michael was diligent in accomplishing his tasks."

Greatest weakness?

"His greatest weakness is that when he did something wrong, he was very hard on himself."

To your knowledge, does he/she have a criminal record?

"To my knowledge, Michael does not have a criminal record."

Is he/she dependable?

"Yes, he is a dependable person. Michael also volunteered to organize our company picnics."

How did he/she get along with his/her associates?

"He got along with his associates well. He is fun, and easy to work with."

Justifacts Representative: AaCo

The above information was verified on: 06/23/11 at 10:03 AM

I9 Employment Verification Check

I9 Employment Verification Check	
Case Number:	2011112345678SH
Initial Verification Result:	EMPLOYMENT AUTHORIZED
Final Case Resolution:	The employee continues to work for the employer after receiving an Employment Authorized result
Overall Result:	Complete/Clear

On 5-5-2011, utilizing the Everify system, the United States Department of Homeland Security and the Social Security Administration verified the employment eligibility of Michael James Pendelton.

- To view the full I9-Employment Verification report, click on the COMP link located under the I9/EV column on your status screen. Then, click on the COMP link located on the left hand side of the screen. Or contact your account manager to view the full I9-Employment Verification report. -

This completes the information requested for Michael James Pendelton.

If you have any questions regarding the above information, please do not hesitate to contact us.

Sincerely Yours,

Tina Roman
Account Manager

[- Click here to view/print Applicant Summary of Rights -](#)

A.N.E. Corporation	Michael James Pendelton
<p>This information is furnished in response to an inquiry for the purpose of screening. It has been obtained from sources deemed reliable. However, the accuracy of this information is not guaranteed by this organization. Information contained herein should not be the sole determination in evaluation of this individual. The inquirer has agreed to indemnify and hold reporting bureau harmless from claims or damages arising from misuse of this information, including Attorney fees incurred by the responsible bureau in connection with any such claims, and this report is furnished in reliance upon that indemnity. You must hold the information in strict confidence and comply with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Quotes used for references from supervisors and others are to the best of our ability and may have been slightly modified to correct grammar or complete sentences. The language of this interview may have been changed slightly in the interest of clarity and continuity.</p>	

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