Lagniappe Resources, Inc.
1640 Mount McKinley Drive
Grayson, GA 30017-2980
Phone: (678) 407-9501
Fax: (678) 407-9599
lrirefs.certifiedscreen.com

LAGNIAPPE RESOURCES INC.
PROFESSIONAL EMPLOYMENT REFERENCES

Requested by:
Lagniappe Resources, Inc.
1640 Mount McKinley Drive
Grayson, GA 30017-2980
Phone: (678) 407-9501
Fax: (678) 407-9599

Subject Information

Name:	**Mickey Mouse**	Address:
SSN:	***-**-5241	
DOB:	12/12/****	
Position:		
Acctg Code:		
Status:	**COMPLETED**	

	Page Number		Flagged / Discrepancy
	Status Detail	4 of 4 Orders Completed 100%	Service Alert
			Completed
	Orders Placed		OrderID
2	Employment Verification		16670883
3	Education Verification		16670837
4	Prof License Verification		16670910
5	Auto Insurance Verification		16670922

This 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 records, and 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.

For California Residents, please contact our office to receive your rights (available in English and Spanish) regarding this report as well as your right to receive a copy of this report.

Privileged/Confidential Information is contained in this report. If you are not the addressee indicated in this message you may not copy or deliver this message to anyone. In such case, you should destroy this report, and notify us immediately by phone at (678) 407-9501 or by mail at Lagniappe Resources, Inc., 1640 Mount McKinley Drive, Grayson, GA, 30017-2980

Employment Verification		**16670883**
Employer Company Name	Walmart	
Employer City	Cumming	
Employer State	GA	
Start Date	11/2007	
End Date	12/2008	
Job Title	Cashier	
Salary	$9 hr	
Reason for Leaving	to attend college	

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Contact Name: Jane Smith
Phone #:404-978-1212
State Date: 4/01/2006
End Date:2/15/2007
Job Title: Cashier
Salary: Not allowed to comment
Reason for Leaving: Not allowed to comment
Eligible for rehire? Not allowed to comment
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Education Verification		**16670837**
School City	**Athens**	
School State	**GA**	
School Name	**Univeristy of GA**	

Phone #: (706) 478-9590
Degree Received: Bachelor of Arts
Major: English
Date Received:12/20/1979
Date Verified: 1/21/2009

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Prof License Verification **16670910**

License Type **License Social Worker**

License#: LSW5587
State Issued:Arizona
Date Issued:May 2008
Expiration Date:May 2009
Status:Active
Comments: No record of complaints or disciplinary actions
Date Verified:1/21/2009

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Auto Insurance Verification **16670922**

Insurance Company **State Farm**

Insurance Company: Allstate
Policy #:BB214987-9999
Phone #:541-888-555
Coverage DAtes:1/2008-3/2008
Date Verified: 1/15/2009

End Of Report

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Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.

- **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).

- **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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	**CONTACT:**
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name).	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation , Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

New York State Correction Law Article 23-A
Licensure and Employment of Persons
Previously Convicted of One or More Criminal Offenses

Section 750. Definitions.
1 Applicability.
2 Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited.
3 Factors to be considered concerning a previous criminal conviction; presumption.
4 Written statement upon denial of license or employment.
5 Enforcement.

§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 responsibilites 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.

09/16/2009

Mickey Mouse

RE: 2009011535697640

Dear Applicant,

We wish to advise you that we are unable to continue to consider you as a valid candidate for the Lagniappe Resources, Inc., position – in the Department . This action was influenced by information contained in a consumer report, made at our request and provided by:

Lagniappe Resources, Inc.
1640 Mount McKinley Drive
Grayson, GA 30017-2980
(678) 407-9501

Under the federal Fair Credit Reporting Act we are required to make the following disclosure to you:

You have the right to obtain a free copy of your file from the consumer-reporting agency if you make a request with the agency within 60 days. You also have the right to obtain a copy of the report from the consumer reporting agency, free of cost.

A copy of the Federal Trade Commission's summary of Consumer Rights, which is attached to your profile report.

You have the right to dispute directly with the consumer reporting agency the accuracy or completeness of any information provided by the consumer reporting agency.

The consumer reporting agency did not make the adverse employment decision and is not able to explain why the decision was made.

Sincerely,

Lagniappe Resources, Inc.

09/16/2009

Re: Profile #: 2009011535697640

Dear Mickey Mouse:

Lagniappe Resources, Inc. is a consumer reporting agency. There has been an inquiry made on your file for employment purposes. Your file contains public record information, which is being reported to:

Lagniappe Resources, Inc.
1640 Mount McKinley Drive
Grayson, GA 30017-2980
(678) 407-9501

In pulling your file, the following identifying information was utilized:

Mickey Mouse

SSN# 257-31-5241 Date of Birth: 12/12/1967

This notice is being sent to you in compliance with the Federal Fair Credit Reporting Act. If you would like more information, please contact Lagniappe Resources, Inc. at the address or telephone number listed below:

Lagniappe Resources,
Inc.
1640 Mount McKinley
Drive
Grayson, GA 30017-2980
Phone: (678) 407-9501
Fax: (678) 407-9599
Email: geri@lrirefs.com
lrirefs.certifiedscreen.com