

Date: October 10, 2007 **Total Pages:** 4
For: Don Neil
NorthEast Associates Inc.
Subject: Karen L. Forrest
Request Date: October 7, 2007
Report Type: Final
Invoice Number: 2007-PE-12345

Noteworthy Information:

The subject's credit report, dated October 7, 2007, listed nineteen accounts. Four accounts were listed as charged-off in 2006 as bad debt totaling \$9,327; eight active accounts were listed as previously negative with a total of 60 late payments, and two accounts totaling \$2,117 were listed as in collection in 2005. The remaining five accounts were reported as being paid or have been paid as agreed.
See Section 2.

For questions regarding this report, please contact:

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Results of Investigation Regarding Karen L. Forrest

Fairfield County, Connecticut Connecticut District	No Records Located	Records Located	Years Searched/ Comments
Address Verification and History		X	7
Social Security Number Trace		X	As Applicable
Consumer Credit Report Summary		X	See Section 2.
Driving Record		X	3
Superior Court - Civil Records	X		7
Superior Court – Criminal Records (felony index)	X		7
Bankruptcy Records	X		10
Tax Lien Records	X		7
Judgment Records	X		7

Additional Jurisdiction Search Results

Westchester County, New York Southern District	No Records Located	Records Located	Years Searched/ Comments
Supreme Court - Civil Records	X		7
Supreme Court – Criminal Records (felony index)	X		7

Detail of Investigation

A. Karen L. Forrest

**1265 Washington Blvd.
Samford, CT 06901**

**SSN: XXX-XX-1217 (Only a partial SSN is noted to protect the identity of the subject.
The complete number was used, as applicable, for record identification.)**

DOB: February 12, 19XX

1. The address traces for Karen L. Forrest, accessed with the Social Security number provided on the employment application, listed addresses in the following counties:
 - * Fairfield County, Connecticut (2002, 2005-2007)
 - * Westchester County, New York (1999-2003)

A Level II pre-employment background investigation was conducted in Fairfield County, Connecticut and searches for civil litigation and criminal records (felony index) were conducted in Westchester County, New York.

2. The subject's credit report, dated October 7, 2007, listed nineteen accounts. Four accounts were listed as charged-off in 2006 as bad debt totaling \$9,327; eight active accounts were listed as previously negative with a total of 60 late payments, and two accounts totaling \$2,117 were listed as in collection in 2005. The remaining five accounts were reported as being paid or have been paid as agreed.
3. The Connecticut driving record reflects that a license was issued to Karen L. Forrest on February 12, 2005, which expires on February 12, 2008.
4. No felony or misdemeanor criminal records identifiable with the subject were located in Connecticut at the Fairfield County Superior Court or in New York at the Westchester County Supreme Court.
5. No civil litigation records identifiable with the subject were located in Connecticut at the Fairfield County Superior Court or in New York at the Westchester County Supreme Court.

Detail of Investigation – Continued

A) Karen L. Forrest

6. A search of records in the United States Bankruptcy Court for the District of Connecticut located no bankruptcy records associated with the subject.

7. Searches of public records in Fairfield County located no tax liens or judgment records associated with the subject.

END OF REPORT