

**Date:** August 10, 2007 **Total Pages:** 7

**For:** Robert Marshall  
The Risk Group

**Subject:** Laura Monaghan

**Request Date:** August 3, 2007  
**Report Type:** Final  
**Invoice Number:** 2007-PE-12345

**Noteworthy Information:**

Ms. Monaghan's claimed degree as stated on the employment application was not verified. A source with the Registrar's office at Harvard University in Cambridge, Massachusetts stated that Laura Monaghan was awarded a Bachelor of Science degree in Business Administration on June 3, 1996. On her application, Ms. Monaghan stated that she was awarded a Master of Science degree in Finance. **See Section 2.**

One settled civil lawsuit filed in 2002 was located in Pennsylvania at the Allegheny County Court of Common Pleas that listed Laura Monaghan as defendant in a contract and debt claim. The case was settled in favor of the plaintiff in the amount of \$56,235 on January 6, 2003. **See Section 13.**

**For questions regarding this report, please contact:**

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## Results of Investigation Regarding Laura Monaghan

Allegheny County, Pennsylvania Western District	No Records Located	Records Located	Years Searched/ Comments
Address Verification and History		X	7
Social Security Number Trace		X	As Applicable
Education Verification – Master of Science in Finance Bachelor of Science in Business Administration	X	X	See Section 2
Professional License Verification			None Claimed
Employment Verification – 3 Employers		X	As Applicable
Consumer Credit Report Summary		X	See Section 7
Driving Record		X	3 See Section 8
Secretary of State Officer/Director Records	X		7
County Level Fictitious Business Name Statements	X		7
Media Sources (noteworthy content; national and/or international publications, public record repositories and specialized libraries)		X	10
Court of Common Pleas – Civil Records		X	7 See Section 13
Court of Common Pleas – Criminal Records (felony and misdemeanor index)	X		7
Federal Court – Civil Records	X		7
Federal Court – Criminal Records	X		7
Bankruptcy Records	X		10
Tax Lien Records	X		7
Judgment Records	X		7
UCC Tax Lien and Judgment Records	X		7

*Continued on next page...*

**Results of Investigation Regarding Laura Monaghan - Continued**

<b>Allegheny County, Pennsylvania Western District</b>	<b>No Records Located</b>	<b>Records Located</b>	<b>Years Searched/ Comments</b>
Securities Registrations (registrations from Securities & Exchange Commission, National Association of Securities Dealers, Commodity Futures Trading Commission, National Futures Association & State Department of Securities)	X		As Applicable
Securities Violations (violations, litigation, disciplinary actions, administrative proceedings, enforcement actions, etc. from Securities & Exchange Commission, National Association of Securities Dealers, Commodity Futures Trading Commission, National Futures Association, New York Stock Exchange & State Department of Securities)	X		As Applicable
Federal Excluded Parties Index (debarment or suspension from receiving federal contracts or subcontracts and certain types of federal financial and non-financial assistance and benefits)	X		As Applicable
International Fraud and Politically Exposed Persons (PEPs) Database (various records and master lists from U.S. Department of Treasury Office of Foreign Assets Control of Specially Designated Global Terrorists and Entities with Blocked Persons, U.S. Department of Commerce Bureau of Export Administration Denied Persons, Palestinian Legislative Council, FBI Fugitives 10 Most Wanted, Most Wanted Terrorists, United Nations Sanctions, World Bank of Debarred Firms, Commodity Futures Trading Commission Sanctions, Office of Comptroller of Currency Unauthorized Banks; Interpol; European Union Most Wanted, Bank of England, and Politically Exposed Persons)	X		As Applicable
Financial Industry Regulators' Disciplinary Records (includes Federal Reserve Board's List of Enforcement Actions, Federal Deposit Insurance Corporation (FDIC) Enforcement Decisions and Orders, National Credit Union Administration (NCUA) Administrative Orders, and Office of Thrift Supervision (OTS) Enforcement Orders)	X		As Applicable

## Detail of Investigation

### A. Laura Monaghan

**417 Grant Street, #614**

**Greentree, PA 15220**

**SSN: XXX-XX-8211 (Only a partial SSN is noted to protect the identity of the subject. The complete number was used, as applicable, for record identification.)**

**DOB: August 13, 19XX**

1. The address traces for Laura Monaghan, accessed with the Social Security number provided on the employment application, listed addresses only in the following counties:

- \* Allegheny County, Pennsylvania (1997-2007)
- \* Middlesex County, Massachusetts (1994-1996)

A Level IV pre-employment background investigation was conducted in Allegheny County, Pennsylvania. Searches were not conducted in Middlesex County, Massachusetts because the reported address occurred more than ten years ago.

2. Ms. Monaghan's degree claim from Harvard University in Cambridge, Massachusetts could not be verified. A source with the Registrar's Office stated that Laura Monaghan was awarded a Bachelor of Science degree in Business Administration on June 3, 1996. On the application, Ms. Monaghan stated that she was awarded a Master of Science degree in Finance on June 3, 1996.
3. The subject did not claim any professional licenses on her resume or application.
4. Ms. Monaghan's current employment with Wade, Loeman & Partners in Pittsburgh, Pennsylvania was not verified. On her employment application, Ms. Monaghan stated that she has been employed since October 10, 2005 as a Senior Risk Manager.

## Detail of Investigation – Continued

### A) Laura Monaghan

5. A source with the Human Resources Department at The Howser Group in Carnegie, Pennsylvania verified that Laura Monaghan was employed from March 1, 2001 through September 20, 2005 as a Risk Analyst.
6. A source with the Human Resources Department at Jones & Fowler Analysts, LLP in Pittsburgh, Pennsylvania verified that Laura Monaghan was employed from January 2, 1998 through February 14, 2001 as a Credit Analyst.
7. The subject's credit report, dated August 3, 2007, listed twenty-five accounts. Four accounts were listed as previously negative with a total of 16 late payments and one account totaling \$327 was listed as in collection in 2006. The remaining fifteen accounts were reported as being paid or have been paid as agreed.
8. The Pennsylvania driving record reflects that a license was issued to Laura Monaghan on August 15, 2005 which expires on August 13, 2008. The following violation was listed:

Violation on 3/17/2006 – Speeding 30 miles over limit
9. A search of Pennsylvania Secretary of State records indicate that the subject is not affiliated with any entities as an officer, director, or registered agent of record.
10. A search of Allegheny County Fictitious Business Name Statements disclosed no records for the subject.
11. Several brief articles dated between 2002 and 2007 were located in searches of media sources that referenced Laura Monaghan and her affiliation as senior risk manager with Wade, Loeman & Partners. No negative information was located.
12. No felony or misdemeanor criminal records identifiable with the subject were located in Pennsylvania at the Allegheny County Court of Common Pleas.

**Detail of Investigation – Continued**

**A) Laura Monaghan**

13. One settled civil lawsuit filed in 2002, noted below, was located in Pennsylvania at the Allegheny County Court of Common Pleas that listed the subject as defendant in a contract and debt claim. The case was settled in favor of the plaintiff in the amount of \$56,235 on January 6, 2003.

Defendant:	Laura Monaghan
Plaintiff:	Class Act Restoration & Construction
Case Number:	502006PA008840
Filing Date:	08/31/2002
Cause of Action:	Contract and Debt
Status:	Settled in favor of plaintiff; judgment for \$56,235 entered on 1/06/2003

14. No criminal records identifiable with the subject were located the United States District Court, Western District of Pennsylvania.
15. No civil litigation records identifiable with the subject were located the United States District Court, Western District of Pennsylvania.
16. A search of records in the United States Bankruptcy Court for the Western District of Pennsylvania located no bankruptcy records associated with the subject.
17. Searches of public records in Allegheny County located no tax liens or judgment records associated with the subject.
18. A search of Pennsylvania Secretary of State records located no UCC tax lien or judgment records identifiable with the subject.
19. No registrations or securities law violations identifiable with the subject were located at the Securities & Exchange Commission (SEC) or its publication DIGEST/LAPS, the National Association of Securities Dealers (NASD), the National Futures Association (NFA), or the Pennsylvania Department of Securities.

## **Detail of Investigation – Continued**

### **A) Laura Monaghan**

20. A search of the General Services Administration's Excluded Parties Index located no record regarding the subject. This index lists the name of parties who are excluded from federal procurement and non-procurement programs, and from receiving federal contracts or certain types of federal financial and non-financial assistance and benefits.
  
21. Searches of the International Fraud and Politically Exposed Persons (PEPs) Database located no records pertaining to the subject. This database includes records from the Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury, which administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries, terrorists, international narcotics traffickers, and those engaged in activities related to the proliferation of weapons of mass destruction.
  
22. Searches of the Federal Reserve Board's List of Enforcement Actions, the Federal Deposit Insurance Corporation (FDIC) Enforcement Decisions and Orders, the National Credit Union Administration (NCUA) Administrative Orders, and the Office of Thrift Supervision (OTS) Enforcement Orders database located no records regarding the subject.

**END OF REPORT**