

Please note the following investigation elements represent Scherzer International's full suite of research strategies. They are applied, as appropriate, for each Investigation Product; please see report descriptions for details.

ELEMENT	DETERMINANT	ELEMENT	DETERMINANT
<i>Address Verification (Business)</i>	Location legitimacy Jurisdictions for court searches	<i>Address Trace Report and Social Security Number Confirmation</i>	Identity Name variations Fraudulent Social Security nos. Possibly immigration status Jurisdictions for court searches
<i>Dun &amp; Bradstreet Business Information Report</i>	Company name and trade-style Subsidiaries and branches Principals History Mergers and acquisitions Some court records Significant events	<i>Secretary of State Records for Corporate/Limited Partnership Filings (Business only)</i>	Registered name Date and state of incorporation Name changes Principals and registered agent status
<i>Secretary of State Records for Officer/Director Filings (Individual only)</i>	Company name Date and state of incorporation Position Company status Identifier for other searches	<i>SEC Proxy Statements (Individual only)</i>	Company name Date and state of incorporation Position Biography
<i>Fictitious Business Name Statements (Business and Individual)</i>	Interest under assumed name(s) Identifier for other searches	<i>Court of General Jurisdiction – Civil Records</i>	Financial actions Fraud Professional misconduct Personal misconduct Judgment/settlement awards Former employer actions/details Frivolous filings
<i>Court of General Jurisdiction – Criminal Records</i>	Convictions (felony) Pattern of criminal behavior	<i>Criminal Misdemeanors</i>	Misdemeanor records Irresponsible behavior
<i>Federal Court – Civil Litigation</i>	Shareholder suits Class actions Regulatory actions Tax matters Securities law violations Fraud Former employer actions/details Judgment/settlement awards	<i>Federal Court – Criminal Records</i>	Convictions (federal crime) Regulatory violations Statutory violations
<i>Bankruptcy Filings (statewide)</i>	Financial wherewithal Assets and liabilities	<i>Tax Lien and Judgment Filings (federal, state, county and municipal tax liens, and civil judgments, searched by county primarily through databases)</i>	Financial responsibility Monetary judgment awards Identifier for lawsuits
<i>Miscellaneous Lien and Judgment Records</i>	Mechanics' liens Abstracts of judgment Lis pendens	<i>Uniform Commercial Code (UCC) Filings</i>	Possible financial exposure Creditors' names Payment patterns
<i>Driving Record (availability and retrieval requirements vary by state)</i>	Moving violations Serious infractions (DUI, etc.) Accidents License status	<i>Professional License/Certificate Verification</i>	Integrity Credibility Disciplinary actions License status

<i>Consumer Credit Report (with signed consent)</i>	Financial history Identity Fraudulent Social Security nos. Records outside jurisdictions	<i>Securities Law Violations – Securities &amp; Exchange Commission (SEC), National Association of Securities Dealers (NASD), Commodity Futures Trading Commission (CFTC), National Futures Association (NFA), State Department of Securities, New York Stock Exchange Disciplinary Actions</i>	Details of violations Consent decrees Litigation Administrative rulings ADV form disclosures
<i>Board of Governors of the Federal Reserve List of Enforcement Actions, Federal Deposit Insurance Corporation (FDIC) Enforcement Actions, National Credit Union Administration (NCUA) Administrative Orders, Office of Thrift Supervision (OTS) List of Administrative Actions, Department of Housing and Urban Development (HUD) Administrative Actions</i>	Adherence to laws and regulations	<i>Media Sources (purpose/adverse specific, national and/or international, and include Lexis/Nexis, Factiva, [a Dow Jones &amp; Co. and Reuters Company], internet-based information, public record repositories and specialized libraries)</i>	Litigation Criminal activity Government investigations Regulatory actions Professional improprieties Personal misconduct Fraud patterns Financial condition Significant events Reputation Character issues Biographies
<i>Office of Foreign Assets Control (OFAC) Specially Designated Nationals and Blocked Persons</i>	Known or suspected terrorist	<i>Federal Excluded Party Index</i>	Known or suspected terrorist Money launderer Narcotics dealer Fraudster White collar criminal Political exposure
<i>Education Verification (highest degree)</i>	Integrity Credibility	<i>Employment Verification (dates and position, national and international)</i>	Integrity Credibility Gaps in professional activity Assessment of job suitability
<i>Purpose Specific Interview with two prior employers and/or references</i>	Professional and personal assessment Confirmation of information Explanation of inactivity Significant revelations	<i>Property Profile (Grant deed and mortgage information)</i>	Value of property Description Name of owner Sale and transfer details
<i>Vehicle Ownership Records</i>	Vehicle ownership Vehicle leases	<i>Watercraft Registration Records (State &amp; United States Coast Guard Documented Vessel Registrations)</i>	Watercraft ownership
<i>Aircraft Ownership Records</i>	Aircraft ownership	<i>Manual and/or database search methods for civil, criminal, tax lien and judgment records are employed to ensure the most comprehensive and up-to-date results.</i>	
<i>Prior and trade names for companies; aliases, maiden names and spelling variations for principals</i>	THE SCHERZER INTERNATIONAL PROPRIETARY DATABASE (SIPD) Before beginning any new investigation, we check our Scherzer International Proprietary Database (SIPD) of 100,000+ prior searches for matching findings. As appropriate, we proceed with the new investigation.		



**How many lies make a liar?**

(In our opinion, one.)