

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

### **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **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

# Background Report for: Juan A Quiroz Jr

This is a **CONFIDENTIAL REPORT** and has been prepared exclusively for NNA. 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. 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 the report. Backgrounds Online and its affiliates make no recommendation as to interpretation of the information. By acceptance of this report, the client accepts full responsibility for any use or disclosure of this report or its contents. Backgrounds Online, 1915 21st Street, Sacramento, CA 95811. Phone: 800.838.4804

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Nuestros archivos están disponibles para revisar sin ningún cargo a usted, por correo certificado o contacto telefónico o electrónicamente y con la identificación adecuada.

Subject Information		Full Report Completed on: 06/12/2018	
Order ID:	804541	Address:	1406 Scott Dr
Reference:	983e9525c0884d8bbb473a21ca121d51	City:	National City
Full Name:	Juan A Quiroz Jr	State:	California
SSN#:	xxx-xx-xxxx	Zip:	91950
DOB:	xx/xx/xxxx		
Report Components:	Description:	Status:	
• Social Security Number Trace		Completed	
• County Criminal Court Search	SAN DIEGO, CA	Completed	
• Federal Criminal Court Search	California - Southern	Completed	
• Sex Offender Registry Search	Nationwide	Completed	
• National Criminal Database Search	Nationwide	Completed	
• Motor Vehicle Record Search	California	Completed	
• Terrorist Watch List Search	Nationwide	Completed	

Social Security Number Trace		Completed on: 06/12/2018
Search Criteria		
Name Provided:	Juan A Quiroz Jr	
SSN#:	xxx-xx-xxxx	
Search Scope:	6/12/2008 - 6/12/2018	
Search Results		
County of Residence: SAN DIEGO, California		
Name Matched:	City/State Located:	
Juan A Quiroz	National City, CA	

**Disclaimer:**

The accuracy of the data submitted by the requestor will directly determine the accuracy of the results obtained. While the information furnished is from reliable sources, its accuracy is not guaranteed and can only be verified at its original source. Use of available data may be subject to FCRA and other applicable law.

**County Criminal Court Search: (SAN DIEGO, CA)****Completed on:** 06/12/2018**Search Criteria****Name:** Juan A Quiroz Jr**DOB:** xx/xx/xxxx**County:** SAN DIEGO, CA**Criminal Search Type:** 7-Year County Criminal Search**Search Results****Summary:** No reportable records found**Disclaimer:**

A criminal record search was conducted on the subject in the specified jurisdictions. The information reported has been accurately copied from the providing source.

**Federal Criminal Court Search: California - Southern****Completed on:** 06/12/2018**Search Criteria****Name:** Juan A Quiroz Jr**DOB:** xx/xx/xxxx**SSN#:** xxx-xx-xxxx**Federal District:** California - Southern**Criminal Search Type:** 7-Year Federal Criminal Search**Search Results****Summary:** No reportable records found**Disclaimer:**

A criminal record search was conducted on the subject in the specified jurisdictions. The information reported has been accurately copied from the providing source.

**Sex Offender Registry Search****Completed on:** 06/12/2018**Search Criteria****Name:** Juan A Quiroz Jr**DOB:** xx/xx/xxxx**Search Results****Summary:** No reportable records found**Disclaimer:**

The sex offender information is provided by local, state and national sources. The information is compiled from various law enforcement agencies within each jurisdiction. The information reported has been accurately copied from the providing source.

**National Criminal Database Search****Completed on:** 06/12/2018**Search Criteria****Name:** Juan A Quiroz Jr**DOB:** xx/xx/xxxx

## Search Results

**Summary:** No reportable records found

**Disclaimer:**

The accuracy of the data submitted by the requestor will directly determine the accuracy of the results obtained. While the information furnished is from reliable sources, its accuracy is not guaranteed and can only be verified at its original source. Use of available data may be subject to FCRA and other applicable law.

## Motor Vehicle Record Search

Completed on: 06/12/2018

### Search Criteria

**Name:** Juan A Quiroz Jr

**State:** CA

### Driver Information:

**Name:** JUAN ANTONIO QUIROZ

**Class/Type:** C/ PERSONAL

**Status:** VALID

**Expires:** 9/8/2022

**Notes:**

No driving offenses found

## Terrorist Watch List Search

Completed on: 06/12/2018

### Search Criteria

**Name:** Juan A Quiroz Jr

**DOB:** xx/xx/xxxx

**SSN#:** xxx-xx-xxxx

### Search Results

**Summary:** United Nations Named Terrorist list - No reportable records found  
Office of Foreign Asset Control (OFAC) Specially Designated Nationals and Blocked Persons - No reportable records found  
Bank of England Sanctions - No reportable records found  
Department Defense Trade Controls (DTC) Debarred Parties - No reportable records found  
U.S. Bureau of Industry and Security Unverified Entity List - No reportable records found  
U.S. Bureau of Industry and Security Denied Entity List - No reportable records found  
U.S. Bureau of Industry and Security Denied Persons List - No reportable records found  
World Bank List of Debarred Firms - No reportable records found

**Disclaimer:**

The Office of Foreign Assets Control, a government watch office, maintains the list of criminals and terrorists. Collected from databases around the world, the OFAC database was created as a result of the USA Patriot Act.