

Let's begin with a few typical reports:

ADDRESS UPDATE EXAMPLE (CREDIT HEADER)

TYPICAL PRICE: \$7, could be as low as \$1.50 per report.

PRODUCT COMMENTS: Equifax or TransUnion or TRW

REUTRN TIME: Immediate online or faxback Service available

Additional Comments: You can get all three, Equifax or TransUnion or TRW, for somewhere around \$17 - \$23

Address Update. This product is the famous "credit header" which can provide a subject and spouse's initial, current and previous addresses, Social Security numbers and other information that is found in credit files. This search is invaluable as a location tool if you only have a name and a previous address since it can provide you with a subject's Social Security number. However, federal regulations may soon result in modifying this provision to providing only the first seven digits of the Social Security number. Search techniques: A previous address may often be used to locate a subject's current address. It is very simple. You can simply query a number of very large nationwide databanks immediately, returning every occurrence of that name and address as well as the names and addresses and Social Security numbers associated with it. Included is a date that the information was reported, helping not only to verify previous addresses, but to establish the subject's current length of residence. Characteristics that will increase search success: The person you are looking for should be at least 18 or 19 years of age or older. A person needs to have time to "get into the system." Having good or bad credit is one way to get into it. Be sure the person has been "away" from the previous address for at least two months before trying this search – in order for the subject to establish a record of a new address. Double-check your information. In a case requiring this kind of investment, there is no room for error. This is a great product!

Requisite Data Entry: Name, Previous Address

Data results might look like this:

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Date: May 07 03-.08:48 AM 1994 Inquiry Number 98
1 05/07/97      12:05:22      CB01      906 BAV4
INPPUT DATA: Mary S. Houghton
                345 S. Diablo, Oakland, CA 95301

                ****FILE IDENT-.SS# IS 123-45-67xx      YOB IS 1961
SPOUSE FREDERICK L. (415) 123-4567

1-97   Mary S. Houghton
1      5147 -3RD STREET, APT 4, SAN FRANCISCO, CA 94105

                ****ATTN: FILE VARIATION: ZIP IS 94105
OTHER FILE IDENT: MID INIT IS S

2-97   Mary S. Houghton
        5147 -3RD STREET, APT 4, SAN FRANCISCO, CA 94105

4-93   Mary S. Houghton
        345 S. Diablo, Oakland, CA 95301

8-92   Mary S. Houghton
        1410 E. Helaman Court, Chicago, IL 60631

ADDRESS LOCATED REPORT TYPE P NOT TO BE USED FOR CREDIT GRANTING.
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- - -END REPORT-

With the credit header, we requested updated address information on Mary S. Houghton, 345 S. Diablo, Oakland, CA 95301. All we had was a former address, and this name and address was the basis for a credit header using a name and address search. The outcome report delivered to us provided Mary S. Houghton's new address of 5137 - 3rd Street, Apartment 4, San Francisco, CA 94105. In addition, we know from the report the last time a credit company listed her at this address was in February 1997.

So, in this case, the report stipulates that as of February 1997, Mary S. Houghton received and paid her credit bill from this address. Of course, a variable might exist and this would be that Mary's mail is being forwarded. So we must verify this information by attempting to call the address. In this case the telephone number of (415) 123-4567 is listed too. So by calling this number we hope to find Mary or her husband Frederick there. If so, the information is verified. If the last month of location was more than a year old, we might need to verify if the telephone is being forwarded as well. But normally in cases like this, unless the person is on the run, the information is reliable but needs to be verified. This report even uncovers approximate dates for two other locations, so if she has moved from the first address, then these other addresses provide a lead. Remember this report has a time limitation generally of seven years.

\$/SqFt \$168
 Doc# : 758390
 LCIC : 01-31
 RecDate: 04/30/87
 DocTyp: JNT TEN
 Doc 87-267838
 Land SF :4567 DocType: JOINT TENANCY
 ParcelSZ: 1 Mtg Amt: \$137,000
 Finance: INTRMG
 Legal Lot :14
 Legal Block :1
 Legal Tract[TRS:4889
 Legal SAN FRANCISCO, CA FINAL PLAT NO 572
 Comments: PRIMASMT: \$35,140; SECASMT: \$35,140; ASSESS: 10%; TOTLTD: \$156,448; LCIC:
 SINGLE FAM UNIT; TYPEIMP: SFR; CLASS: R3; GRADE: GOOD; CONDITION: AVE;

I really like this type of report for asset investigations. This report tells you a lot about the property and sales price, including the sales history of the property. Of course, you can acquire the information at the assessors office at the county government level, but this report will provide the same information. This is really an extensive report.

Registered Voter Searches

TYPICAL PRICE: \$16

PRODUCT COMMENTS: No hit fee is sometimes something about \$7, this search is by county or by state.

REUTRN TIME: Some firms are on-line with this information, others fax back in one to three days.

Registered Voter Searches. This search product examines a state's voter registration records. This product can be used to obtain an address and/or county of residence for an individual. This report in some states has restrictions, but where available this report is extensive and can include information such as: individual's name and residence address, phone number, voter registration number, county and party affiliation and additional household member(s). Many states also include the individual's date of birth, gender, race, head of household name and other household members. Some states are not available or have restrictions.

Requisite Data Entry: Full name and address.

Data results might look like this:

Date: May 07 05:08:52 AM 1997 Inquiry Number 89

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DATE 5-07-94 TIME 17:08:54 PPE15 V580

Mary S. Houghton 11/01/1966

5147 -3RD STREET, APT 4, SAN FRANCISCO, CA 94105
 (415) 123-4567
 Sex: Female
 Race: Other
 Party: Independent

Occupation: Registered Nurse
Other household: Michael P. Johnson
END OF REPORT

SOCIAL SECURITY NUMBER SEARCH EXAMPLE

TYPICAL PRICE: \$7, could be as low as \$1.50 per report.
PRODUCT COMMENTS: National credit header search
REUTRN TIME: On-line

Social Security Search. This search is the address update (credit header) in reverse. This report is input by field parameters of Social Security number only. This report will let you know if the number has been linked with potentially fraudulent activity or if this Social Security number has been reported as that of a deceased person.

Requisite Data Entry: SSN

Data results might look like this:

Date: May 07 05:08:52 AM	1997	Inquiry Number 89

PAGE 1		
DATE 5-07-94	TIME 17:08:54	PPE15 V580
SSN: 123-45-6789	YOB: 1966	
Mary S. Houghton 5147 -3 RD STREET, APT 4, SAN FRANCISCO, CA 94105 RPTD: 9-93 TO 4-94 M LAST SUB: 4581037		
Mary S. Houghton 8383 MAIN AVE LONG BEACH CA 90822 RPTD: 8-93 LAST SUB: 3495424		
Mary S. Houghton 234 78TH AVE LONG BEACH CA 90823 RPTD: 2-93 LAST SUB: 3549786		
... AKA....		
Mary S. Hough 3453 ALLEN AVE RIVERSIDE CA 93508 RPTD: 9-92 LAST SUB: 2496762		
Mary S. Hough 1654 MAIN LN NASHVILLE TN 37864 RPTD: 8-90 TO 8-92 M		

LAST SUB: 81635121

END - SOCIAL SEARCH

This report is the same as the address update report. The difference is that the search field was the Social Security number, not a name and address. This report will deliver all those people that are using the Social Security number for credit purposes. This is important for another reason than just an address update. It will tell you if someone else is using your Social Security number. If different names come up on this report, then we know that different names have been used to obtain credit. Suspicious? I'd be! As the address update, this report provides all known residences for a time period of approximately seven years. Below is the meaning of the first three digits of a social security number.