

Welcome, mjc69! ((Sign out|• My Account|• My Reports) )

H


[Personal Records](#) | [Personal Insurance Reports](#) | [Hiring Into The Home](#) | [Healthcar](#)
**REPORT DATE:** 10/20/2006**ACCOUNT NUMBER:** 426416TOP-10993**NAME:** michael joseph chaput**DATE OF BIRTH:** 04/23/XXXX**ADDRESS:** 16 westland ave old orchard beach, ME 04064

**Caution to Customer:** Under the terms of our Service Agreement, this report is submitted with the understanding that it is to be strict confidence and to be used for an employment decision only. If the Requestor intends to take adverse action based in whole or in part on the contents of this report, the Requestor must provide the consumer with a copy of the report and a summary of consumer rights prescribed by FCRA section 1681g(c)(3). ChoicePoint has provided your company with copies of the consumer rights statements for your purpose. **In addition:** Remember the pre- and post-notification requirements and applicant authorization prescribed by FCRA section 1681m. *We appreciate your business!*

The Cook County Clerk of Circuit Court (Illinois) does not warrant the accuracy, completeness, or currency of this data. This data may not be represented as an official record of the Court or of the Clerk. The official court record may be found in the hard copy maintained by the Clerk. The Clerk provides no warranties, express or implied, that the information or data is accurate, complete, or current.

For information concerning the preparation of the report or for Consumer Disclosure, contact ChoicePoint Customer Service at the ATLANTA SERVICE CENTER at (866) 242-9425.

**STATUS:** filled

## NATIONAL CRIMINAL FILE SEARCH

**Results:** No Record Found**RECORD ORDERED:** NATIONAL CRIMINAL FILE**SEARCH RESULTS:** CLEAR**TYPE OF SEARCH:** NATIONAL CRIMINAL FILE SEARCH**DATE OF SEARCH:** 10/20/2006**ADDRESS COVERED:** 16 westland ave old orchard beach, ME 04064**COURT NAME/TYPE:** DATABASE SEARCH**NAME SEARCHED:** michael joseph chaput
**>> END OF REPORT FOR: chaput, michael joseph <<**

### A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed for bankruptcy, employers, landlords, and other businesses. You can find the complete text of the FCRA 15 U.S.C.1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

**\* You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you, such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the person who provided the consumer report.

**\* You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has accessed your file recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

**\* You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days except in Maine where such period is 21 days) by presenting to its information source all relevant evidence you provide unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise you of the results of its investigation which it has provided the data -- of any error) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently accessed your file be notified of the change.

your report be notified of the change.

**\* Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its file within 30 days (except in Maine where such period is 21 days) after you dispute it. **However, the CRA is not required to remove accurate information from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA reinserts into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

**\* You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the CRA of the error in writing, it may not continue to report the information if it is, in fact, an error.

**\* Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old for bankruptcies.

**\* Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to a creditor, insurer, employer, landlord, or other business.

**\* Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not report information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information to creditors, insurers, or employers without your permission.

**\* You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use your name as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call to have your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return a form provided for this purpose, you must be taken off the lists indefinitely.

**\* You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue the violator in federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

**FOR QUESTIONS OR CONCERNS REGARDING:**

**PLEASE CONTACT:**

CRA's, creditors and others not listed below

Federal Trade Commission  
Consumer Response Center - FCRA  
Washington, DC 20580 202-326-3761

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Office of the Comptroller of the Currency  
Compliance Management, Mail Stop 6-6  
Washington, DC 20219 800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Federal Reserve Board  
Division of Consumer & Community Affairs  
Washington, DC 20551 202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)

Office of Thrift Supervision  
Consumer Programs  
Washington, DC 20552 800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)

National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314 703-518-6360

State chartered banks that are not members of the Federal Reserve System

Federal Deposit Insurance Corporation  
Division of Compliance & Consumer Affairs  
Washington, DC 20429 800-934-FDIC

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Department of Transportation  
Office of Financial Management  
Washington, DC 20590 202-366-1306

Activities subject to the Packers and Stockyards Act, 1921

Department of Agriculture  
Office of Deputy Administrator - GIPSA  
Washington, DC 20250 202-720-7051

**ChoicePoint Consumer Center**  
**P.O. Box 105108**  
**Atlanta, Georgia 30302**  
**1-800-845-6004**