



APPLICANT SCREENING REPORT

PO BOX 5000 * ALLAMUCHY, NEW JERSEY 07820
 VOICE (908) 813-8555
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FILE #	15209	REPORT DATE	06/15/2005	Robert Purdue
REPORT TO	CIS INFORMATION SERVICES CIS-8888	DATE ORDERED	06/15/2005	Rob Purdue
STREET	5000 PANTHER VALLEY VILLAGE SQ	REPOSITORIES	TU*	
CITY/ST/ZIP	ALLAMUCHY, NJ 07820	TYPE	TRANSUNION PRE-EMPLOYMENT	
			\$0.00	

APPLICANT INFORMATION

APPLICANT	GLACOMMON, BAERBEL H	SOC SEC	122-44-7941	DOB
ADDRESS	899 LINCOLN RD	CITY/ST/ZIP	FANTASY ISLAND, IL 60750	

REPORT SUMMARY

CREDIT SUMMARY

TOTAL TRADELINES	0	30 DAYS LATE	0
CURRENTLY SATISFACTORY	0	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	04/26/06
PUBLIC RECORDS	0	INQUIRIES LAST 180 DAYS	0

FINANCIAL SUMMARY

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	0	\$0	\$0	\$0	0
INSTALLMENT	0	\$0	\$0	\$0	0
OPEN	0	\$0	\$0	\$0	0
REVOLVING	0	\$0	\$0	\$0	0
OTHER	0	\$0	\$0	\$0	0
	0	\$0	\$0	\$0	0

Warning: Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

VARIATIONS

PERSONAL INFORMATION COMPARISON

	NAME	SOC SEC	DOB	AKA
APPLICANT	GLACOMMON, BAERBEL H	122-44-7941		
TU*	GLACOMMON, BAERBEL H	MATCH		BAERBEL H
		MATCH		GLACOMMON ; DOB:
				N/A;

ADDRESS COMPARISON

	ADDRESS,CITY,STATE,ZIP	REPORTED
APPLICANT	899 LINCOLN RD, FANTASY ISLAND, IL 60750	06/15/2005

EMPLOYMENT COMPARISON

	COMPANY	POSITION	REPORTED
APPLICANT	None Developed		

The Information Contained In This Variations Comparison Section Should Only Be Used As A Tool To Further Research And Verifications. Call For Assistance!

CREDIT BUREAU REPORT

CREDIT HISTORY

CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
	MONTHS REVIEWED	DLA				30	60	90+			

NO RECORD FOUND

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

PUBLIC RECORDS

NO RECORDS FOUND

PRIOR INQUIRIES

CREDITOR	INQUIRY TYPE	DATE	SRC	ECOA
NONE DEVELOPED				

REPOSITORY REMARKS

CONSUMER BILL OF RIGHTS STATEMENT: A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT *PARA INFORMACION EN ESPANOL, VISITE WWW.FTC.GOV/CREDIT O ESCRIBE A LA FTC CONSUMER RESPONSE CENTER, ROOM 130-A 600 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580. *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.FTC.GOV/CREDIT OR WRITE TO: CONSUMER RESPONSE CENTER, ROOM 130-A, FEDERAL TRADE COMMISSION, 600 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580. *- 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 IDENTITY THEFT AND PLACE A FRAUDALERT 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, BY SEPTEMBER 2005 ALL CONSUMERS WILL BE ENTITLED TO ONE FREE DISCLOSURE EVERY 12 MONTHS UPON REQUEST FROM EACH NATIONWIDE CREDIT BUREAU AND FROM NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES. SEE WWW.FTC.GOV/CREDIT 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.FTC.GOV/CREDIT 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, THE CONSUMER REPORTING AGENCY IS NOT REQUIRED TO REMOVE ACCURATE DEROGATORY INFORMATION

FROM YOUR FILE UNLESS IT IS OUTDATED (AS DESCRIBED BELOW) OR CANNOT BE VERIFIED. 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.FTC.GOV/CREDIT. *- 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 BUREAUS AT 1-888-567-8688. *- YOU MAY SEEK DAMAGES FROM VIOLATORS. IF A CONSUMER REPORTING AGENCY, OR, IN SOME CASES, A USER OF CONSUMER REPORTS OR A FURNISHER OF INFORMATION TO A CONSUMER REPORTING AGENCY VIOLATES THE FCRA, YOU MAY BE ABLE TO SUE IN STATE OR FEDERAL COURT. *- IDENTITY THEFT VICTIMS AND ACTIVE DUTY MILITARY PERSONNEL HAVE ADDITIONAL RIGHTS. FOR MORE INFORMATION, VISIT WWW.FTC.GOV/CREDIT. *STATES MAY ENFORCE THE FCRA, AND MANY STATES HAVE THEIR OWN CONSUMER REPORTING LAWS. IN SOME CASES, YOU MAY HAVE MORE RIGHTS UNDER STATE LAW. FOR MORE INFORMATION, CONTACT YOUR STATE OR LOCAL CONSUMER PROTECTION AGENCY OR YOUR STATE ATTORNEY GENERAL. *THE FCRA GIVES SEVERAL DIFFERENT FEDERAL AGENCIES AUTHORITY TO ENFORCE THE FCRA: *FOR QUESTIONS OR CONCERNS REGARDING: PLEASE CONTACT: *CONSUMER REPORTING AGENCIES, FEDERAL TRADE COMMISSION CREDITORS, AND OTHERS NOT LISTED CONSUMER RESPONSE CENTER - FCRA BELOW WASHINGTON, DC 20580 1-877-382-4357 *NATIONAL BANKS, FEDERAL BRANCHES/ OFFICE OF THE COMPTROLLER OF THE CURRENCY AGENCIES OF FOREIGN BANKS (WORD COMPLIANCE MANAGEMENT, MAIL STOP 6-6 "NATIONAL" OR INITIALS "N.A." WASHINGTON, DC 20219 APPEAR IN OR AFTER BANK'S NAME) 800-613-6743 *FEDERAL RESERVE SYSTEM MEMBER BANKS FEDERAL RESERVE BOARD (EXCEPT NATIONAL BANKS, AND FEDERAL DIVISION OF CONSUMER & COMMUNITY AFFAIRS BRANCHES/AGENCIES OF FOREIGN WASHINGTON, DC 20551 BANKS) 202-452-3693 *SAVINGS ASSOCIATIONS AND FEDERALLY OFFICE OF THRIFT SUPERVISION CHARTERED SAVINGS BANKS (WORD CONSUMER COMPLAINTS "FEDERAL" OR INITIALS "F.S.B." WASHINGTON, DC 20552 APPEAR IN FEDERAL INSTITUTION'S 800-842-6929 NAME) *FEDERAL CREDIT UNIONS (WORDS NATIONAL CREDIT UNION ADMINISTRATION "FEDERAL CREDIT UNION" APPEAR IN 1775 DUKE STREET INSTITUTION'S NAME) ALEXANDRIA, VA 22314 703-519-4600 *STATE-CHARTERED BANKS THAT ARE NOT FEDERAL DEPOSIT INSURANCE CORPORATION MEMBERS OF THE FEDERAL RESERVE CONSUMER RESPONSE CENTER, SYSTEM 2345 GRAND AVENUE, SUITE 100 KANSAS CITY, MISSOURI 64108-2638 877-275-3342 *AIR, SURFACE, OR RAIL COMMON DEPARTMENT OF TRANSPORTATION CARRIERS REGULATED BY FORMER CIVIL OFFICE OF FINANCIAL MANAGEMENT AERONAUTICS BOARD OR INTERSTATE WASHINGTON, DC 20590 COMMERCE COMMISSION 202-366-1306 *ACTIVITIES SUBJECT TO THE PACKERS DEPARTMENT OF AGRICULTURE AND STOCKYARDS ACT, 1921 OFFICE OF DEPUTY ADMINISTRATOR - GIPSA WASHINGTON, DC 20250 202-720-7051#BR#

REPOSITORY REFERRAL

Trans Union
P.O. Box 1000
Chester, PA 19022
800-888-4213

SOURCE INFORMATION

CREDITORS

CREDITOR

SUB CODE

PHONE

ADDRESS

NONE DEVELOPED

***** END OF CREDIT REPORT *****

DISCLAIMER

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

***** END OF REPORT *****
