

# Background Report

Subject : **User, Doug**  
130 REMSEN ST  
Cohoes NY 12047

SSN **987-65-4321**  
Date of Birth **10/22/1995**

Requester : **CI Times**  
Report Disposition **negative-dilute**  
Order Date **November 10, 2017 03:31 PM**

## Executive Summary

Component	Status	Last update
10 Panel Urine + Expanded Opiates + MDMA for Doug User, page 2	COMPLETE-negative-dilute	11/10/17 03:30 PM Eastern
10 Panel Urine + Expanded Opiates + MDMA for Doug User, page 4	POSITIVE/FAIL-drugpositive	11/10/17 03:34 PM Eastern

**Notice :** The information provided is a consumer report as defined in the federal Fair Credit Reporting Act [15 U.S.C. 1681- 1681u]. It contains confidential information on the individual named. It is submitted to the conditions contained in your Subscriber Agreement with Commercial Investigations LLC and may be used solely as a factor in evaluating the named individual for property renting/leasing, employment, promotion, reassignment or retention as an employee. Commercial Investigations LLC maintains strict procedures designed to insure that the information is complete and up to date. While the information furnished is from reliable sources, its accuracy is not guaranteed. Proper use of this report and final verification of the named individual's identity is your sole responsibility. If any adverse action is taken based in whole or in part on this consumer report, a copy of this report and a summary of the consumer's rights must be provided to the consumer prior to taking adverse action.



# Background Report

## 10 Panel Urine + Expanded Opiates + MDMA for Doug User -negative-dilute

Test Type	D2UFLLCF16139520004
Test Package	AC10PEXPOPIMDMA
Donor Name	DOUG USER
Phone Number	
SSN	XXX-XX-4321
Other ID	46582106
DOB	
Reason For Test	PRE-EMPLOYMENT
Collection Date	2017-11-10
Specimen Id	0218278240
Lab Name	LabCorp
Lab Account	901158
Location Code	238195
Reference ID	201709267458
Combined Result	NEGATIVE DILUTE

MRO Information  
Name

Analyte Information

Analyte Name	Amphetamines
Disposition	NEGATIVE

Analyte Information

Analyte Name	Barbiturates
Disposition	NEGATIVE

Analyte Information

Analyte Name	Benzodiazepines
Disposition	NEGATIVE

Analyte Information

Analyte Name	Cocaine
Disposition	NEGATIVE

Analyte Information

Analyte Name	Creatinine
Disposition	IN RANGE

Analyte Information

Analyte Name	Marijuana
Disposition	NEGATIVE DILUTE

Analyte Information

Analyte Name	Methadone
Disposition	NEGATIVE

Analyte Information

Analyte Name	Methaqualone
Disposition	NEGATIVE

Analyte Information

Analyte Name	Opiates
Disposition	NEGATIVE DILUTE

Analyte Information

Analyte Name	PH
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# Background Report

Disposition DILUTE

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Analyte Information

Analyte Name Phencyclidine (PCP)  
Disposition NEGATIVE

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Analyte Information

Analyte Name Propoxyphene  
Disposition NEGATIVE

# Background Report

## 10 Panel Urine + Expanded Opiates + MDMA for Doug User -drugpositive

Test Type	D2UFLLCF16139520007
Test Package	AC10PEXPOPIMDMA
Donor Name	DOUG USER
Phone Number	
SSN	XXX-XX-4321
Other ID	46582106
DOB	
Reason For Test	PRE-EMPLOYMENT
Collection Date	2017-11-13
Specimen Id	0218278541
Lab Name	LabCorp
Lab Account	901158
Location Code	238195
Reference ID	201709267458
Combined Result	POSITIVE

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MRO Information  
Name

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Analyte Information

Analyte Name	Amphetamines
Disposition	NEGATIVE

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Analyte Information

Analyte Name	Barbiturates
Disposition	NEGATIVE

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Analyte Information

Analyte Name	Benzodiazepines
Disposition	NEGATIVE

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Analyte Information

Analyte Name	Cocaine
Disposition	NEGATIVE

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Analyte Information

Analyte Name	Creatinine
Disposition	IN RANGE

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Analyte Information

Analyte Name	Marijuana
Disposition	POSITIVE

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Analyte Information

Analyte Name	Methadone
Disposition	NEGATIVE

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Analyte Information

Analyte Name	Methaqualone
Disposition	NEGATIVE

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Analyte Information

Analyte Name	Opiates
Disposition	POSITIVE

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Analyte Information

Analyte Name	PH
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# Background Report

Disposition IN RANGE

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Analyte Information

Analyte Name Phencyclidine (PCP)  
Disposition NEGATIVE

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Analyte Information

Analyte Name Propoxyphene  
Disposition NEGATIVE

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)  
o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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, D.C. 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 identity 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 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.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 bureaus at 1-888-5-OPTOUT (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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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. For information about your federal rights, contact:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p><b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 million and their affiliates:</p> <p><b>b.</b> Such affiliates that are not banks, saving associations, or credit unions also should list, in addition to the Bureau:</p>	<p><b>a.</b> Bureau of Consumer Financial Protection 1700 G Street N. W., Washington, DC 20552</p> <p><b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357</p>
<p><b>2.</b> To the extent not include in item 1 above:</p> <p><b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks:</p> <p><b>b.</b> State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25 A of the Federal Reserve Act:</p> <p><b>c.</b> Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations:</p> <p><b>d.</b> Federal Credit Unions:</p>	<p><b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050</p> <p><b>b.</b> Federal Reserve Consumer Help Center P.O. Box 1200, Minneapolis, MN 55480</p> <p><b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11, Kansas City, MO 64106</p> <p><b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria , VA 22314</p>
<p><b>3.</b> Air carriers:</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings, Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E., Washington, DC 20590</p>
<p><b>4.</b> Creditors Subject to Surface Transportation Board:</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E. Street, S.W., Washington, DC 20423</p>
<p><b>5.</b> Creditors Subject to Packers and Stockyards Act:</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p><b>6.</b> Small Business Investment Companies:</p>	<p>Associate Deputy Administrator for Capitol Access United States Small Business Administration 409 Third Street, SW, 8<sup>th</sup> Floor, Washington, DC 20416</p>
<p><b>7.</b> Brokers and Dealers:</p>	<p>Securities and Exchange Commission 100 F Street NE, Washington, DC 20549</p>
<p><b>8.</b> Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations:</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p><b>9.</b> Retailers, Finance Companies, and All other Creditors Not Listed Above:</p>	<p>FTC Regional Office for region in which the creditor operates <b>or</b> Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580 (877) 382-4357</p>