

Private Eye Top Secrets:

An Easy DIY Guide To Getting The 411 On Anyone Just Like A Pro P.I. Without Hiring One and Without Spying!

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INTRODUCTION

You would be surprised at all of the information that is available on just about every individual in the world. You would be even more surprised to know that much of it is easily accessible—to you! In 2020, you can easily find just about anything from phone numbers to credit checks and criminal activity, there is a host of information that you can find in the interest of self-protection. It's all out there, waiting to be found; you just have to know how to find it. With the help of this eBook, you will.

Within the pages of this very informative book, you will learn about all of the different methods that you can use to find out anything you want to know about anyone. You will learn how to find telephone numbers and home addresses, marital status and date of birth on anyone. You will also find out all of the details involved in running a credit check or a background check. This book will also teach you how to use government records to your benefit.

No matter if you are dating a new guy and you want to make sure he is not hiding a wife and kids in the next town or if you are considering someone for an employment position in your organization, or perhaps you are simply wanting to find out what happened to your best friend from high school, or perhaps that old girlfriend you'd hoped never got over you. This book will get you started in the right direction.

This book is the best tool you will find to help you on your way to becoming a successful self-acting sleuth who can find out anything about anyone.

Now, read on and be amazed at all you find.

GOOD CREDIT? BAD CREDIT? NO CREDIT?: RUN A CREDIT CHECK ON ANYONE

There are several reasons why you would want to run a credit check on someone such as if you are renting them a property or hiring them to do a job. Likewise, there are many privacy and legal reasons that make it difficult for an individual to obtain a copy of someone else's credit report, especially if you do not have that person's permission to do so. The Fair Credit Reporting Act specifies which circumstances allow a credit report to be obtained and who may obtain it.

WHO CAN OBTAIN A CREDIT REPORT?

Credit report access is restricted to companies that have a specific need for the information and customers who request their reports. If you have power of attorney, are the executor of someone's estate or have his or her permission, you may be able to obtain his or her credit report. Also, you may obtain the credit report of your children if they are minors.

Limitations on who is allowed to acquire another individual's credit report prevent the risks of identity theft, potential fraud and any other inappropriate uses. Anyone who acquires the credit report of another person under false pretences will be substantially fined and possibly put in jail for a sentence of up to one year.

Only individuals or businesses that have a permissible purpose may access the credit report of another individual. The definition of "permissible purpose" can be found in Section 604 of the FCRA.

Here are some examples of purposes that may be deemed as permissible:

- A business transaction has been initiated by the consumer
- To determine eligibility for government benefits
- To determine eligibility for a certain license
- Insurance underwriting involving a consumer
- For a credit transaction that involves a consumer

CREDIT CHECKS & JOB CANDIDATES

The federal law permits companies to obtain a modified version of the credit report of a potential employee. This is sometimes called a credit header and can be used for employment purposes. The primary reason you may want to obtain a credit report for someone before you hire him

or her is to get some kind of an idea as to what kind of a person they might be. A credit report will give you an indication of each candidate's overall personal integrity by reporting how each applicant manages his or her finances.

However, you cannot just request a credit report on someone and expect the credit bureaus to take your word that you are the potential employer of this individual who permitted you to view a modified version of their credit report. No, you must have written consent proving you have such permission. This keeps any old Tom, Dick or Mary Jane from getting their hands on your credit report just by saying, "I am thinking about hiring this person, now give me a look at their file."

Therefore, it is a good idea to include a request for each job candidate's consent to obtain such information in the initial application for the job. If you do choose not to employ an individual based on the report, you are required to give that person a copy of the report you obtained and inform them of their right to challenge any of the information listed in the report. The use of these credit reports is limited by stringent rules in some states.

CREDIT REPORTING AGENCIES

There are three major credit-reporting agencies in the nation that handle the credit checks of individuals. These companies are TransUnion, Equifax and Experian.

- **Equifax**
Equifax is a leader in the field of information solutions. They are one of the biggest sources for commercial and consumer data, in addition to proprietary technology and advanced analytics. Employers have been using Equifax for more than a century to hire employees who have the highest level of reliability and integrity. Equifax is located in Atlanta, Georgia and provides jobs to an estimated seven thousand people in fifteen different countries all over Europe, North America and Latin America. They are members of Standard & Poor's 500 Index. The New York Stock Exchange symbol for Equifax is EFX.
- **Experian**
Experian provides valuable information solutions to consumers and organizations. From Experian, you can obtain processing services, analytics, information and other decision-making solutions. Experian has a comprehensive understanding of people, economies and markets. Experian works to manage, find and

develop relationships that will make your business more successful.

- **TransUnion**

TransUnion has been catering to business owners and individuals for over thirty years, helping to deliver, gather and analyze critical information. TransUnion uses specialized market expertise combined with advanced analytics to give you the information solutions that you need to make the best decision in your situation.

WHAT YOU SHOULD TAKE AWAY FROM THIS SECTION

There are several reasons why you would want to run a credit check on someone. It is a common practice for applicants to lie on rental and job applications. A credit check is the best way to protect yourself or your business from any danger. You should not risk hiring someone or renting your property to them unless you have run a proper credit check to verify the individual's honesty and integrity.

A credit report will give you information on an individual's credit accounts, home liens, payment histories, bankruptcies and a financial overview. Property owners and business owners find credit reports to be an invaluable asset. If you are aware of a person's credit, you could save yourself a lot of stress, time and money.

In these crazy times that we find ourselves living in these days, you can never be too careful. People are all the time giving false information and hiding behind aliases and fake addresses. When it comes to the safety of your business or property, the peace of mind you get from a credit check is priceless.