



Asset Search Guide

California Private Investigator License # 25178

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LEVEL 3A Individual Asset Search – our most comprehensive search package

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- **Subject identification** (may include name, aliases, DOB, SSN, addresses, etc.)
- **Public record information** (judgments, tax liens, bankruptcies, and Uniform Commercial Code (UCC) filings)
- **Mortgages** (may include current mortgage obligations, original loan amounts, terms of loans, monthly payment amount, current outstanding balances, etc.)*
- **Real estate ownership** (Nationwide) – may include purchase date, original purchase amount, name of co-owners, parcel number, assessed value, etc.
- **Credit Analyst** (may include installment loans, lines of credit, revolving credit accounts [credit cards]. May provide types of liabilities, opening balances, current balances, standards of payment, recent credit inquiries, (up-to-date or delinquent), etc.)*
- **ENHANCED BANK SEARCH** (single state) – may include name of financial institution, branch location, and balance approximation (balances cannot be guaranteed. Please refer to our terms and conditions.)
- **BROKERAGE ACCOUNT SEARCH** – helps identify accounts held with major brokerage firms
- **Personal Property:**
 - *Vehicle ownership* – single state (some states not available**) – identifies motor vehicles
 - *Watercraft ownership* – search of vessels registered with the U.S. Coast Guard
 - *Aircraft ownership* – search of aircraft registered with the Federal Aviation Administration (FAA)
- **Business affiliations** helps to identify possible investments and ownership of business concerns
- Any other significant asset or financial information revealed in the course of our investigation

Level 3A search (standard)	\$1,000.00
Level 3A search + optional employment search	\$1,070.00
Level 3A search with nationwide bank search	\$1,670.00
Turnaround time	7 – 10 business days

* Financial information may be limited in cases that do not involve a debt/judgment collection matter.

** CA vehicle information may be delayed up to 21 days due to state DMV response times. Motor vehicle information not available in the following states: AK, NH, NJ, NY, OK, OR, PA, VA and WA.

LEVEL 2E Individual Asset Search - excellent "mid-level" search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- **Subject identification** (may include name, aliases, DOB, SSN, addresses, etc.)
- **Public record information** (judgments, tax liens, bankruptcies, and Uniform Commercial Code (UCC) filings)
- **Mortgages** (may include current mortgage obligations, original loan amounts, terms of loans, monthly payment amount, current outstanding balances, etc.)*
- **Real estate ownership** (single state) – may include purchase date, original purchase amount, name of co-owners, parcel number, assessed value, etc.
- **Credit Analyst** (may include installment loans, lines of credit, revolving credit accounts [credit cards]. May provide types of liabilities, opening balances, current balances, standards of payment, recent credit inquiries, (up-to-date or delinquent), etc.)*
- **ENHANCED BANK SEARCH** (single state) – may include name of financial institution, branch location, and balance approximation (balances cannot be guaranteed. Please refer to our terms and conditions.)
- Any other significant asset or financial information revealed in the course of our investigation

Level 2E search (standard)	\$600.00
Level 2E search + optional employment search	\$670.00
Turnaround time	7 – 10 business days

* Financial information may be limited in cases that do not involve a debt/judgment collection matter.

LEVEL 2A Individual Asset Search – *our basic search package*

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- **Subject identification** (may include name, aliases, DOB, SSN, addresses, etc.)
- **Public record information** (judgments, tax liens, bankruptcies, and Uniform Commercial Code (UCC) filings)
- **Mortgages** (may include current mortgage obligations, original loan amounts, terms of loans, monthly payment amount, current outstanding balances, etc.)*
- **Real estate ownership** (single state) – may include purchase date, original purchase amount, name of co-owners, parcel number, assessed value, etc.
- **Credit Analyst** (may include installment loans, lines of credit, revolving credit accounts [credit cards]. May provide types of liabilities, opening balances, current balances, standards of payment, recent credit inquiries, (up-to-date or delinquent), etc.)*
- **BANK ANALYST SEARCH** – designed to identify likely “target” banks at which the subject may maintain current banking relationships, using an extensive series of credit and financial database searches (does not provide confirmation of current account status or balance approximations)
- Any other significant asset or financial information revealed in the course of our investigation

Level 2A search (standard)	\$325.00
Level 2A search + optional employment search	\$395.00
Turnaround time	5 – 7 business days

* Financial information may be limited in cases that do not involve a debt/judgment collection matter.

LEVEL 3A Business Asset Search – our most comprehensive search package

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- **General background information**, which may include names utilized by the firm, present address, telephone numbers, state and date of incorporation, federal employer identification number (EIN), affiliated firms, operating location(s), names of officers and principals, share ownership information, etc.
- **Public record information**, which may include judgments, tax liens, bankruptcies, and Uniform Commercial Code (UCC) filings
- **Real estate ownership** (Nationwide), may include purchase date, original purchase amount, parcel number, assessed value, etc.
- **Dun & Bradstreet Business Credit Report** – get a snapshot of the search subject entity’s financial health and information to help in your risk decisioning.
 - **Company Profile** – In addition to firmographics, you will find the company’s failure score (likelihood that the business will seek credit relief), delinquency score (probability of delinquency) and the financial condition (calculated by reviewing up to 11 financial ratios and comparing them to industry averages).
 - **Risk Assessment** - beneficial intelligence for assessing risk and financial situation.
 - **Trade Payments** – overview of trade experiences
- General, preliminary **background information on up to two (2) officers or principals** of the firm. This information may include public record information, real property ownership, business affiliations, etc.
- **ENHANCED BANK SEARCH** (single state) – may include name of financial institution, branch location, and balance approximation (balances cannot be guaranteed. Please refer to our terms and conditions.)
- **Personal Property:**
 - *Vehicle ownership* – single state (some states not available**) – identifies motor vehicles
 - *Watercraft ownership* – search of vessels registered with the U.S. Coast Guard
 - *Aircraft ownership* – search of aircraft registered with the Federal Aviation Administration
- **Tax information:**
 - *Form 5500* - if the business entity has an employee benefit plan (pension), the search results may include a copy of the firm’s federal tax Form 5500. While pension funds are generally not subject to levy or garnishment, the tax return may provide valuable information about the firm, and perhaps provide some clues as to the financial strength of the entity, including number of plan participants (employees), plan assets and liabilities, recent contributions, related party transactions, etc. (Note: Form 5500 tax returns are public record information)
 - *Form 990* -if the search subject entity is a not-for-profit organization, the search results may include a copy of the entity’s federal tax Form 990, which may reveal income, expenses, assets and liabilities. (Note: Form 990 tax returns are public record information)
- Any other significant asset or financial information revealed in the course of our investigation

Level 3A Business Asset search	\$1,000.00
Level 3A search with nationwide bank search	\$1,670.00
Business tax identification number (EIN) recommended for this search (see page 6)	If you do not have EIN, there is an additional fee of \$100 to attempt to locate number
Turnaround time	7 – 10 business days

* Financial information may be limited in cases that do not involve a debt/judgment collection matter.

** CA vehicle information may be delayed up to 21 days due to state DMV response times. Motor vehicle information not available in the following states: AK, NH, NJ, NY, OK, OR, PA, VA and WA.

LEVEL 2E Business Asset Search – excellent “mid-level” search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- *This search is ideal for small-to-mid size judgments and collection matters.*
- **General background information**, which may include names utilized by the firm, present and previous addresses, telephone and fax numbers, state and date of incorporation, federal employer identification number (EIN), affiliated firms, branch locations, names of officers and principals, share ownership information, etc.
- **Public record information**, which may include judgments, tax liens, bankruptcies, and Uniform Commercial Code (UCC) filings
- **Real estate ownership** (single state – additional states \$60 each – nationwide search available for additional fee), may include purchase date, original purchase amount, parcel number, assessed value, etc.
- **Dun & Bradstreet Business Credit Report** – get a snapshot of the search subject entity’s financial health and information to help in your risk decisioning.
 - **Company Profile** – In addition to firmographics, you will find the company’s failure score (likelihood that the business will seek credit relief), delinquency score (probability of delinquency) and the financial condition (calculated by reviewing up to 11 financial ratios and comparing them to industry averages).
- General, preliminary **background information on up to one (1) officer or principal** of the firm. This information may include public record information, real property ownership, business affiliations, etc.
- **ENHANCED BANK SEARCH** (single state) – may include name of financial institution, branch location, and balance approximation (balances cannot be guaranteed. Please refer to our terms and conditions.)
- Any other significant asset or financial information revealed in the course of our investigation

Level 2E Business Asset search	\$600.00
Business tax identification number (EIN) recommended for this search (see page 6)	If you do not have EIN, there is an additional fee of \$100 to attempt to locate number
Turnaround time	7 – 10 business days

LEVEL 2C Business Asset Search – our basic search package

- **General background information**, which may include names utilized by the firm, present and previous addresses, telephone and fax numbers, state and date of incorporation, federal employer identification number (EIN), affiliated firms, branch locations, names of officers and principals, share ownership information, etc.
- **Public record information**, which may include judgments, tax liens, bankruptcies, and Uniform Commercial Code (UCC) filings
- **Real estate ownership** (single state – additional states \$60 each – nationwide search available for additional fee), may include purchase date, original purchase amount, parcel number, assessed value, etc.
- **Dun & Bradstreet Business Credit Report** – get a snapshot of the search subject entity’s financial health and information to help in your risk decisioning.
 - **Company Profile** – In addition to firmographics, you will find the company’s failure score (likelihood that the business will seek credit relief), delinquency score (probability of delinquency) and the financial condition (calculated by reviewing up to 11 financial ratios and comparing them to industry averages).
- General, preliminary **background information on up to one (1) officer or principal** of the firm. This information may include public record information, real property ownership, business affiliations, etc.
- **BANK ANALYST SEARCH** – designed to identify likely “target” banks at which the subject may maintain current banking relationships, using an extensive series of credit and financial database searches (does not provide confirmation of current account status or balance approximations)
- Any other significant asset or financial information revealed in the course of our investigation

Level 2C Business Asset search	\$375.00
Turnaround time	5 – 7 business days

Foreign Business Asset Search

Ideal for foreign debt collection cases, and to develop background information on new and existing customers, suppliers, joint venture partners, etc.

- Search provides a custom written report by one of our senior investigators
- Available for business entities in many countries around the world
- Information returned as part of this search varies greatly – in some cases, only limited information may be available, while in other instances, very detailed information may be available with regard to the search subject entity, including recent financial statements
- Information returned may include: subject entity identification, names and positions of officers and principals, share structure and ownership, public record information, description of current business activities, financial information (including sales, expenses, assets, liabilities, and net worth), banking relationships (in some cases, with an indication of average account balances), major suppliers and customers, and other important asset and financial information
- Search is conducted on a “per country basis” – please provide the name of the country to be searched

Foreign Business Asset search	\$1,395.00 (per country searched)
Expedited service fee	\$250.00 (see note below)
Turnaround time	10 – 21 business days (see note below)

Note: If you require a faster turnaround time, we can generally complete the search in 7-10 business days for an additional expedited service fee of \$250.00.

Foreign Bank Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Can be conducted on an individual or a business entity
- Search identifies current depository relationships and accounts with banks using our access to credit data, bank inquiries, bank customer verification networks, check verification/approval networks, and other controlled financial databases and information sources
- FCRA, FDCPA, and GLB compliant
- Identifies important banking relationships to maximize recoveries with levies and other legal process
- May return name of financial institution, branch location, account type, balance approximations

Price Varies Depending on Country	\$1,300-\$1,500
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Enhanced Bank Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Can be conducted on an individual or a business entity
- Search identifies current depository relationships and accounts with banks using our access to credit data, bank inquiries, bank customer verification networks, check verification/approval networks, and other controlled financial databases and information sources
- FCRA, FDCPA, and GLB compliant
- Identifies important banking relationships to maximize recoveries with levies and other legal process
- May return name of financial institution, branch location, account type, balance approximations

Price (single state) Individual	\$325.00
Price (single state) Business with FEIN*	\$325.00
Price (single state) Business without FEIN*	\$375.00
Each additional state	\$275.00
Nationwide search	\$995.00
Turnaround time	5 – 7 business days

* FEIN – When conducting a search on a business entity, such as a corporation or a limited liability company, the search is often more successful if the Federal Tax Identification Number (“FEIN”) can be identified. If you have the FEIN, please provide the number with your search request. If you do not have the FEIN, we will attempt to locate the number in the course of our investigation for the additional fee shown above.

Brokerage Account Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Searches databases utilized by many major brokerage firms to verify client identities when opening accounts, or when changes are made to existing accounts (such as being approved for margin trading, loans against trading accounts, etc.)
- If successful, returns names and addresses of brokerage firms at which the subject is reported to maintain a brokerage account (or where an account application has been submitted)

Brokerage Account search	\$425.00
Turnaround time	7 – 10 business days

Financial Institution Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Provides a powerful combination of our **ENHANCED BANK SEARCH** (described above) and our **BROKERAGE ACCOUNT SEARCH** (described above) to target highly-desirable “liquid assets”, including bank accounts and brokerage accounts.
- Speed your recoveries with this popular search!

Financial Institution search	\$650.00
Turnaround time	7 – 10 business days

Bank Analyst Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Can be conducted on individual search subjects only (no business entities)
- Search designed to identify likely target banks at which search subject may be maintaining a banking relationship based on credit and financial information found in our search databases
- Recommended for smaller judgment recovery and debt collection matters only – for larger debt-collection matters, we recommend only the ENHANCED BANK SEARCH described above

Price (single state)	\$85.00
Turnaround time	3 – 4 business days

Business Tax Identification Number (EIN) Search

For best results, certain business-related searches such as bank searches on a corporation, limited liability company, etc., require the business tax identification number (EIN) of the entity. This search attempts to locate the EIN, which significantly increases the success rate of these searches.

Business Tax Identification Number	\$100.00 per EIN (best effort basis)
Turnaround time	3 – 4 business days (as a stand-alone search)

Credit Analyst Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Useful to quickly determine the general financial condition of the search subject
- Includes detailed schedule of subject’s current liabilities including mortgages, loans, credit lines, credit card obligations, etc. This schedule will provide (where applicable) original loan amounts, current balances, terms, status of account (up-to-date or delinquent), etc. Also includes adverse public record information (judgments, tax liens, and bankruptcies) that have been reported to the major consumer credit networks.
- Any other significant asset or financial information revealed in the course of our investigation

Credit Analyst search	\$175.00
Turnaround time	3 – 4 business days

Criminal History Search

Although an on-site search of court records is always best, this inexpensive database search may be useful in identifying criminal felony and misdemeanor convictions. *(Please note that some jurisdictions may not report arrests that did not result in a conviction, and some databases may redact arrests/convictions that antedate the date of the search by more than seven years.)*

Criminal history search (state courts)	\$75.00 per state
Criminal history search (federal courts)	\$95.00 per state
Turnaround time	3 – 4 business days

Employment Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

- Locate current employment with this new search – ideal for wage attachments and garnishments
- We have access to over 30 million current employment records, using a comprehensive database of 1,000+ major U.S. employers, including many government agencies
- The database also contains more than 100 million historical employment records, which may be useful to identify previous employment situations
- When ordering this search, please include any known historical jobs held by the search subject with your search request
- *This search is conducted with the understanding that there is **no guarantee** that a current employment situation will be found for your search subject*

Employment search	\$195.00
Employment search, when ordered with Level 2A, 2E, 3A individual asset searches, or the ENHANCED BANK SEARCH	\$70.00
Turnaround time	3 – 5 business days

Motor Vehicle Ownership

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

Search for motor vehicle ownership in a specific state – approximately 40 states are available. Data returned varies by jurisdiction; however, in many cases the search results will include a description of the year/make of vehicle, license plate, VIN, etc.

Motor vehicle ownership (up to 5 vehicles)	\$95.00 per state
Additional blocks of up to 5 vehicles	\$95.00 per state
Turnaround time	3 – 4 business days (Note: CA may be up to 21 days)

** CA vehicle information may be delayed up to 21 days due to state DMV response times. Motor vehicle information not available in the following states: AK, NH, NJ, NY, OK, OR, PA, VA and WA.

Real Property Search

Search provides a list of properties owned by the search subject. Information often includes address, lot/parcel identification, assessed values, co-owners, etc.

Per state (up to 10 properties)	\$125.00
Nationwide search (up to 10 properties)	\$250.00
Turnaround time	3 – 4 business days

Skip Trace / Address Update

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

The basic skip tracing search attempts to locate a current, or more recent, address for the search subject. An enhanced skip tracing search may include recent telephone number(s), SSN, DOB, and other database information. *(Please note that this search is conducted with the understanding that there is **no guarantee** that a current and/or more recent address will be found for your search subject.)*

Basic Skip Trace/Address Update search	\$60.00
Enhanced Skip Trace search (more in-depth)	\$125.00
Turnaround time	2 – 5 business days

Social Security Number Search

PERMISSIBLE PURPOSE REQUIRED TO CONDUCT SEARCH

Provides social security number of search subject (debtor) for levies, garnishments, etc.

Social Security Number search	\$35.00
Turnaround time	2 – 3 business days

HOW TO PLACE AN ORDER

Email

1. Fill out the order request form (link for forms below):
[Order Request Form \(Business\)](#)
[Order Request Form \(Individual\)](#)
2. Return completed form to support@checkmatereports.com
3. An invoice will be sent with the option to pay online by credit card. If you prefer to pay by check, you may send a scanned copy to the above email with your order request form (original check not required).

Online

1. Visit our web site at <http://www.checkmatereports.com>. Select the yellow “Order Online” button.
2. On the first page of the order system, you will be prompted to select the type of search subject (business or individual), and to enter the subject’s identifying information, such as name, address, social security number (if available), etc. You must also select a permissible purpose from the drop-down menu.
3. On the second page, you will see a list of the searches that can be ordered online. Depending on the search selected, it may be necessary to select one or more states (in which the search(es) will be conducted) from the adjacent drop-down boxes. If you do not see a desired search product on the list, please contact our office at (800) 675-6636 or (916) 626-5508 for assistance.
4. At the bottom of the second page, you can click the “Calculate Price” button to view your order and determine the total cost of the selected searches. You may change, delete, or add to your selections and then click the “Calculate Price” button again to see a revised summary of your order.
5. Finally, on the third page, you will be prompted to enter your contact information. Please ensure that this section is fully completed so that we can contact you if there are any questions with regard to your order, and so we can transmit your completed search report without delay.
6. Also on the third page, you may select the method of payment. You can pay for your search using a major credit card (Visa, MasterCard, American Express, or Discover), or by personal or company check.
7. Complete all information fields and click the “Proceed with Order” button to transmit the order to our organization. If necessary, our staff will contact you by telephone or email to resolve any questions regarding your order. Once completed, your search report will be transmitted to you via email.

Terms and Conditions

Important terms, conditions, limitations and restrictions exist with regard to all of our asset search products and services. All assignments are accepted subject to the terms, conditions, limitations and restrictions outlined in our “Terms and Conditions” page, which can be found at <http://www.checkmatereports.com/terms.pdf>. If you do not have access to the internet, please contact our office at 800/675-6636 or 916/626-5508, and a copy of this information will be sent to you by fax or by mail.