

CAL COAST CREDIT REPORTS

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PHYSICAL INSPECTION CHECKLIST – COMMERCIAL OFFICE

An onsite inspection is required for all new accounts. The inspection must be done by a Credit Bureau approved vendor.

Business Name: _____ **Phone:** _____

DBA (if applicable) _____ **Contact:** _____

Address: _____ **Title:** _____

City, State, Zip: _____ **Inspection Date:** ____/____/____

Industry Type: _____

Inspection requires a minimum of three (3) photos to be taken of the location:

- (1) One exterior photo of the company's permanent signage (on door, building exterior, walls, windows, directory).
- (2) One interior photo of the product/workspace (i.e., merchandise), or the actual workspace (computers, desks).
- (3) One interior photo showing where the credit reports are secured; such as locked file cabinets, file room, etc.

Physical Location

1.a) Is the company located at the exact address stated on the Inspection Request Form? Yes NO

Explain any discrepancy: _____

b) Does the location seem appropriate for that particular type of business (e.g. mortgage company should have office space available for its agents and should be in a location accessible to the public)? Yes No

Provide brief explanation:

2.a) Identify type of facility: _____. Is the office located in a commercial building, private residence, apartment, storefront, house converted strictly for business use (no living quarters at all)? Yes No

b) Is the office located in an executive suite (i.e. shared receptionist) or virtual office? Yes No

If YES, provide landlord or business management office name and number: _____

3.) Does this facility look to be a permanent office location? Yes No

If NOT, please explain:

4.) Is the office space shared with another business? Yes No

If YES, what is the name and what type of service do they provide?

Is it separated from the other business with a lockable door? Yes No _____

What is the relationship between the companies?

5.a) Does the business have appropriate furnishings: office equipment, telephones, plaques? Yes No

b) Are customer files present? Yes No

6.a) Is there a permanent (cannot be moved) sign that identifies company? Yes No

If YES, where is it located? (on building, door, window, lobby, etc.) _____

If NOT, ask WHY? _____

b) Does the sign reflect the same company name listed above on this request? Yes No

If NOT, what is the exact name appearing on the sign?

7.a) Is there evidence that this is an active business? Yes No

b) Are employees present, client files, etc? Yes No

8.a) What service(s) does it appear they provide (e.g. is there inventory indicative of a retailer, do they service consumers or other businesses, is there equipment indicative of a leasing company, etc)?

b) Ask "what types of services and products they provide"?

9.a) Is there evidence that the company is involved in or associated with credit repair, legal services, private investigation, consumer debt counseling, pornography or related business, bail bonding activity or any illegal activity? Yes No

If YES, explain:

b) Secure copies of any applicable literature:

10.) Obtain website address: _____

Suspicious Activity

11.a) Is there evidence of any suspicious activity? Yes No

If YES, explain:

b) Note any positive/negative observation related to security of premises, files, etc.

12.) Is contact too nice, angry, evasive, or inquisitive (attempting to understand/influence inspection)? Yes No

13.a) Does the contact have difficulty describing the nature of the business? Yes No

b) Does the contact have difficulty describing the products and services? Yes No

14.) When scheduling the appointment, was the phone answered in a personal capacity, or with another name or a general name, in such as "corporate office" or vague voice mail message? Yes No

15.) Were there any problems in scheduling the physical inspection? Yes No

16.) Can the contact only be reached by mobile phone? Yes No

17.) Did discussions with receptionist/employee conflict or raise suspicions? Yes No

Security (Physical / Access Documentation Security)

18.a) What security features are utilized and/or present at the client's location? For example, door, locks, etc. _____

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b) Hours of operation: _____ Who can get in when: _____

c) Is there a security system? Yes No Is there a security guard on duty? Yes No
If so, is one present 24 hours or just during business hours?

19.) How are the credit reports secured?

20.) Is the company server located in a secure location? Yes No Explain:

21.a) Disposal of sensitive information: Shredders?

Yes

No

If shredder is used, are they locked or can anyone get access?

21.c) If they do not have a shredder, how do they dispose of documents?

I, _____ have visited and inspected the premises described, and concluded that all of the above information is correct. (Photos included). I also acknowledge that I understand that the Federal Fair Credit Reporting Act requires that any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses may be fined under Title 18, United States Code, imprisoned for not more than 2 years, or both.

Inspector's Signature

Phone Number

Date Inspected: _____ Person Interviewed: _____ Title: _____