

ASPEN iRECORD® OVERVIEW

It is understood that not every person has a perfect criminal background for one reason or another. That said, they may still qualify to receive work orders depending on an individual client's risk tolerance. Due to the fact that not all clients have the same risk tolerance, the Industry Working Group created a solution that provides for 1 of 4 possible levels of individual compliance to be returned for any person submitted for this industry standard background check through an Aspen iRecord® enabled business.

The Industry Working Group (consisting of representatives from across the industry including Wells Fargo, the National Association of Mortgage Field Services and some of their members, and Aspen Grove Solutions, along with background check guidance from First Advantage) developed the industry standard within a 'decisioning matrix'. This standard is a living document maintained by the working group who are empowered to deal with issues that may arise from time to time. The working group is also tasked with the evaluation of additional background check companies to ensure consistent/equal application of the standard in a competitive environment. This solution is compliant with the Fair Credit Reporting Act.

WHAT'S INCLUDED

1. Social Security Number Verification.
2. Felony, Misdemeanour and Active Deferral (7 year residence history based on given address(es) and those developed from SSNV). An Active Deferral disposition is best described as a case that has been to court but where the defendant has been granted a probationary period by the judge or assigned other conditions that must be completed prior to final judgment being entered on the record. Generally, if the probationary period and conditions are completed successfully, the charge is dismissed. Would report the case during the active probationary period only and no longer reported once the conditions were successfully completed. If conditions were violated and a conviction entered, the case would be reported as any other conviction.
3. Sex Offender - State (7 year residence history based on given address(es) and those developed from SSNV).
4. National Criminal Record – Background check company proprietary system.
5. Federal Criminal (7 year residence history based on given address(es) and those developed from SSNV).
6. Global Sanction – this includes Office of Foreign Control, Terrorist Exclusion List, Denied Parties List, World Debarred Parties List.



Aspen Grove Solutions

706 W. Patrick St., Frederick, MD 21701

Office: 240.345.3430 | Email: sales@aspengrovesolutions.com

www.aspenirecord.com

CRIMINAL CHARGE CATEGORIES

- ▶ Arson
- ▶ Assault & Battery
- ▶ Attempted Murder
- ▶ Bad Check
- ▶ Bribery
- ▶ Burglary
- ▶ Conspiracy / Accessory
- ▶ Domestic Violence
- ▶ Drugs - Distribution
- ▶ False Statements & Reports
- ▶ Forgeries
- ▶ Fraud
- ▶ Hate Crimes
- ▶ Hazardous Materials
- ▶ Identity Related
- ▶ Identity Theft Related
- ▶ Impersonating an Officer
- ▶ Injury
- ▶ Kidnapping
- ▶ Leaving the Scene
- ▶ Manslaughter
- ▶ Marijuana - Distribution
- ▶ Murder Related
- ▶ Other Violence
(except False Imprisonment)
- ▶ Perjury & Contempt
- ▶ Receiving / Possession
- ▶ Robbery
- ▶ Securities Related
- ▶ Sex - Child Related
- ▶ Sex - Offender
- ▶ Sex - Prostitution
- ▶ Sex - Unlawful Contact
- ▶ Sex - Violence
- ▶ Stalk / Harass / Threats
- ▶ Terrorism/Terroristic Threats
- ▶ Theft
- ▶ Treason
- ▶ Vehicular Manslaughter
- ▶ Weapons - Criminal
- ▶ Weapons – Non-Violent
- ▶ Weapons - Use

LEVELS OF COMPLIANCE

A business must register on Aspen iRecord®, be credentialed and enabled, and order background checks on their employees and/or sub-contractors in order to receive any compliance level.

Compliance level	Description (The descriptions below are all limited as far as records and the law permits in each case.)
IC01	Highest Level – Client allows for some minor tolerance against certain crimes and type of convictions. No serious crimes are acceptable. Otherwise a clean record for 10 or more years within the criminal charge categories screened for.
IC02	Next Level Down – Client allows for some additional tolerance against certain crimes and type of convictions. No serious crimes are acceptable. Otherwise a clean record for 5-10 years within the criminal charge categories screened for.
IC03	Next Level Down – Client allows for a higher tolerance against certain crimes and type of convictions. No serious crimes are acceptable. Otherwise a clean record for 2-5 years within the criminal charge categories screened for.
IC04	Next Level Down – Client allows for the most amount of tolerance against certain crimes and type of convictions.

