



Sources of Information

Annex A

LEADS TO POTENTIAL PUBLIC, BUSINESS AND GOVERNMENT SOURCES OF INFORMATION

This annex contains a listing of potential sources of public records, business information, and government records that may be available in your jurisdiction. The objective of this list is to give you ideas on the types of information you should look for when conducting a financial investigation. Keep in mind the terminology used within your jurisdiction may be different.

PUBLIC RECORDS

Clerk, Register of Deeds or Land Office

Generally, the office that maintains information on real estate ownership is located in the jurisdiction in which the property is located.

- Real estate records such as deeds, mortgages, releases, satisfactions
- Judgements, garnishments, chattel mortgages, and other liens
- Property tax records
- Assumed or fictitious name certificates
- Declarations of trust

Secretary of State/Companies House/Commercial Code

Records of incorporation are generally maintained within the jurisdiction where incorporation occurred or where doing business.

- Articles of incorporation
- Annual reports
- By-laws
- Financial statements (if publicly owned company, financial statements are filed with a governing regulatory agency such as the Securities and Exchange Commission (SEC) in the United States).
- Certificate of limited partnership (if required to be filed)

Better Business Bureau



The Better Business Bureau retains general information concerning the operation of, and any complaints filed against, local businesses.

Chamber of Commerce/Office of Trading Standards

The local Chamber of Commerce can provide the names of businesses in the local area and the officers or principals of such businesses.

Court Records/Clerk of Court

- Marriage licenses and divorce decrees
- Bankruptcy petitions
- Civil suits
- Criminal records
- Insurance settlements
- Property settlements
- Estate records

Lexis-Nexis (or other online computer research service)

- Case law
- Company and financial filings, directories, and profiles
- Market and industry reports, directories, and analysis
- People, business, and asset locators
- Bankruptcy filings
- Civil and criminal filings
- Judgements and liens, including Uniform Commercial Code filings and tax liens
- Jury verdicts and settlements
- Licenses, including professional, drivers, liquor, lottery, and gaming
- Vehicle registrations
- Marriage license and divorce records
- Personal and real property records
- Sanctions
- News
- International company and financial filings, law, news, and reference information

BUSINESS RECORDS

Abstract and Title Company Records

- Maps and tract books
- Escrow index of purchasers and sellers of real estate (primary source of information)
- Escrow files (number obtained from index)
- Escrow file containing escrow instructions, agreements, and settlements
- Abstracts and title policies



- Special purpose newspapers published for use by attorneys, real estate brokers, insurance companies, and financial institutions. These newspapers contain complete reports on transfers of properties, locations of properties transferred, amounts of mortgages, and releases of mortgages.

Agriculture Records

- Commission merchants
- Insurance companies (insure shipments)
- Transportation companies
- Storage companies
- Agricultural regulatory agencies

Automobile Manufacturer and Agency Records

- Franchise agreements
- Financial statements of dealers
- New car sales and deliveries (used car purchases, trade-ins, and sales)
- Service department (mileage, order, and delivery signature to indicate presence in area)

Bonding Company Records

- Investigative and other records on persons and firms bonded
- Financial statements and data
- Address of person on bond

Credit Reporting Agencies

Credit Reporting Agencies generally restrict the availability of information from credit reporting agencies to governmental investigative agencies. Credit reports may only be furnished:

- In response to the order of a court having the jurisdiction to issue such an order;
- Upon written request of the consumer; or



-To a person who has a legitimate business need for the information in regard to a business transaction involving the consumer, including but not limited to credit, insurance, and employment purposes.

However, as a financial investigator, credit reports have a significant amount of information that can be invaluable to a financial investigation. Every financial investigator should determine how they can obtain relevant credit reports.

FINANCIAL SERVICES

Libraries also generally contain numerous publications and services pertaining to corporate organizations. Some of the more frequently used services are:

1. *National Monthly Stock Summary* – The National Quotation Bureau.
2. *The Monthly Corporate Bond Summary* – The National Quotation Bureau.
3. Financial and dividend services – Fitch's, Moody's and Standard and Poor's.
4. Capital changes and adjustments – Commerce Clearing House and Prentice-Hall.
5. Newspapers, financial papers, and journals.
6. Interest Amortization Tables

DIRECTORIES

1. Telephone directories for major cities of the world.
2. Crisscross directories – Names, addresses, and telephone numbers are cross-referenced in these directories.
3. *Middle Markets Directory* – Business guide of firms with a net worth between \$500,000 and \$1,000,000.
4. *Million Dollar Directory* – Business guide of firms with a net worth of \$1,000,000 or more.
5. *Metal Working Directory* – Marketing directory of metal working plants in the U.S.

DEPARTMENT STORE RECORDS

- Charge accounts
- Credit files

DETECTIVE AGENCY RECORDS



- Investigative files
 - Civil
 - Criminal
 - Commercial
 - Industrial
- Character checks
- Fraud and blackmail investigations
- Divorce Evidence
- Missing persons search
- Security patrols and guards
- Undercover agents
- Surveillance work
- Lie detector tests
- Personnel screening and fingerprinting
- Service checking
- Restaurants
- Public transportation
- Stores

PHARMACY RECORDS

- Prescription records (name, address, date, and physician issuing prescription)

FRATERNAL, VETERANS, LABOR, SOCIAL, AND POLITICAL ORGANIZATION RECORDS

- Membership and attendance records
- Dues, contributions, and payments
- Locations and history of members

HOSPITAL RECORDS

- Entry and release dates
- Payments made

HOTEL RECORDS

- Identity of guest
- Payments made by guest
- Credit record
- Forwarding address
- Reservations for travel (transportation companies and other hotels)
- Telephone calls made to and from room
- Freight shipments and luggage (in and out)



INSURANCE COMPANY RECORDS (LIFE, ACCIDENT, FIRE, BURGLARY, AUTOMOBILE, AND ANNUITY POLICIES)

- Applications (background and financial information, insurance carried with other companies)
- Fur and jewelry floaters (appraised value and description)
- Customers' ledger cards
- Renter's insurance
- Policy and mortgage loan accounts
- Dividend payment records
- Cash value and other net worth data
- Correspondence files
- Payment records on termination, losses, or refunds on cancellations
- Payments to doctors, lawyers, appraisers, and photographers hired directly by the insurance company to act for the company or as an independent expert

NATIONAL CHARGE PLAN RECORDS

National agencies, such as American Express and Diners Club, which provide credit cards for use in charging travel, entertainment, goods and services, can determine whether an individual or business has an account from their central index files.

NEWSPAPER RECORDS (FROM A NEWSPAPER'S MORGUE)

- Relatives, associates, and friends
- Previous places of employment (employee or company publications)
- Police files
- Schools (yearbooks, school papers, etc.)
- License bureaus (driver's, chauffeur's, taxi's, etc.)
- Military departments
- Fraternal organizations
- Religious groups
- Racetracks
- Nightclub or sidewalk photographers and photography studios

PUBLIC UTILITY COMPANY RECORDS

- Present and previous address of subscriber



- Payments made for service and "major" purchases

PUBLICATIONS

- Tax services
- City directories
- *Billboard* (amusements, coin-machines, burlesque, drive-ins, fairs, radio, TV, magic, music machines, circuses, rinks, vending machines, movies, letter lists, and obituaries)
- *Variety* (entertainment news)
- *Racing Manuals* - Records showing amounts paid to owners of winning horses by each race track in the United States, Canada, and Mexico
- Professional, trade, and agriculture directories and magazines
- *Moody's Investors Service Inc.*
- *Standard and Poor's Corporation*

REAL ESTATE AGENCY OR SAVINGS AND LOAN ASSOCIATION RECORDS

- Property transactions
- Financial statements
- Payments made and received (settlement sheets)
- Credit files
- Loan applications. These do not contain quite the same information as loan applications given to a bank. A savings and loan association depends primarily upon real estate security rather than upon other assets and liabilities of a borrower.



TELEPHONE COMPANY RECORDS

- Local directories, library of "out of city" directories
- Message unit detail sheets (in some areas) which list numbers called by a particular telephone
- Investigative reports on telephones used for illegal purposes
- Payments for service
- Toll calls. Because of the existence of more than one long distance carrier, toll records of a local phone company may be an incomplete listing of such calls. There may be a second telephone bill from another company.

TRANSPORTATION COMPANY RECORDS

- Passenger lists, reservations
- Destinations
- Fares paid
- Freight carrier-shippers, destinations, and storage points
- Departure and arrival times

GOVERNMENT RECORDS

Police

- Criminal cases/Arrests
- Criminal intelligence
- Inflammable liquid installations
- Firearms registrations
- Investigations conducted for other departments
- Traffic arrests and motor vehicle accident investigations and reports
- Non-criminal and criminal fingerprint records
- Criminal identification
- Complaint forms
- Criminal records

Court Records

- Divorce
- Probate
- Civil lawsuits

Alcohol, Tobacco, and Firearms Regulatory Agency



- Distillers, brewers, and persons or firms who manufacture or handle alcohol, as a sideline or main product
- Inventory of retail liquor dealers and names of suppliers as well as amounts of liquor purchased by brand
- Processors, manufacturers, and wholesalers of tobacco products
- List of firearms license holders, including manufacturers, importers, and dealers
- List of explosives license holders, including manufacturers, importers and dealers
- For weapons manufactured or imported after 1986, capability of tracing any firearm

Aviation Administration

An aviation administration agency maintains records that reflect the chain of ownership of civil aircraft. These records may include documents relative to their manufacture and sale (sales contracts, bills of sale, mortgages, liens, transfers, inspections, and modifications). They also maintain licensing and medical information on pilots.

Department of Agriculture

- Licensed meat packers and food canners
- Inspections made by agricultural agencies
- Transactions with individuals and businesses

Defense Agency

Defense agencies maintain data concerning pay, dependents, allotment accounts, deposits, tax withholding statements and any other financial information relative to military personnel.

Department of Motor Vehicle/Transportation

- Vehicle registration and ownership records
- Identifying information
- Current Address
- Photo
- Date of Birth

Department of State

- Import and export licenses
- Foreign information
- Passport records (date and place of birth required). Recent data may be obtained from the local district court.

Customs Service

- Record of importers and exporters
- Record of custom house brokers



- Record of custom house truckers (cartage licenses)
- List of suspects
- Reports of cross border cash movements

Postal Service

- Mail watch or cover
- Current or forwarding addresses of subjects and third parties
- Photostats of postal money orders
- Addresses of post office box holders. Check with the local post office to learn the identity of the postal person who can furnish the information.

Immigration Agency

- Records of all immigrants and aliens
- Deportation proceedings
- Passenger manifests and declarations (ship, date, and point of entry required)
- Naturalization records (names of witnesses to naturalization proceedings and people who know the suspect)
- Lists of passengers and crews on vessels from foreign ports
- Financial statements of aliens and persons sponsoring their entry

Coast Guard

- Records of persons serving on ships in any capacity
- Records of vessels equipped with permanently installed motors
- Records of vessels over 16 feet long equipped with detachable motors

Treasurer/ Finance Ministry

Checks paid by the Treasury/Finance Ministry may be obtained by initiating a request through the agency that authorized the check.

Financial Intelligence Units (FIUs)

A Financial Intelligence Unit (FIU) is a central, national agency responsible for receiving (and as permitted, requesting), analyzing and disseminating to the competent authorities, disclosures of financial information: (i) concerning suspected proceeds of

crime and potential financing of terrorism, or (ii) required by national legislation or regulation in order to counter money laundering and terrorism financing. The following information, if applicable, may be available through the FIU in your jurisdiction:

- Cash Transaction Reports
- Suspicious Transaction Reports



- Reports of cross border cash movements
- Information on Foreign Bank Accounts
- Credit Information
- Corporate Information
- Information relative to real estate ownership
- On-line public information
 - News, industry analysis, and domestic and international company directories

International Criminal Police Organization (Interpol)

Interpol is an international police agency with bureaus set up in member countries.

Taxing Authority

Often, tax information is confidential, even to law enforcement. However, if the information is available to you, it can provide you with a wealth of information:

- Income amounts and sources
- Bank account information
- Land ownership
- Dependents
- Business names
- Business income and expenses
- Creditors
- Investments
- Partnership Information

