



HOW TO REVIEW CREDIT BUREAU REPORTS

The Credit Report designed for DSS use is divided into two parts:

- 1) Report of Credit Summary Page (displays a summary of accounts, including high credit, past due summaries, repossessions, liens, judgments, etc)
- 2) DSS Detailed Report of Credit (displays a detailed listing of each credit account)

This reference document provides a sample of a typical report and highlights areas using legends ○ to help identify and define entries.

CREDIT REPORT SUMMARY PAGE
LEGEND

- ① **SUBJECT'S NAME AND AKA's** – These are the names included on the Subject's PSQ that DSS submitted to the credit vendors. This segment does not include any additional AKAs or name variations returned by the credit vendors. If reported by the credit vendors, those are listed in the personal information section on the last page of the full credit report.
- ② **BRIEF DESCRIPTION OF THE CREDIT INFORMATION OBTAINED** – One of the following statements is printed:
- (1) REVIEW OF CREDIT BUREAU RECORDS DISCLOSED – SEE ATTACHED
 - (2) REVIEW OF CREDIT BUREAU RECORDS DISCLOSED – SEE INFORMATION BELOW
 - (3) REVIEW OF CREDIT BUREAU RECORDS DISCLOSED – NO CREDIT INFO. ON FILE
- Statement (1), above, is printed if either the computer indicates that the DSS financial issue case decision logic table (DLT) threshold may have been met¹ or if one or more potentially significant issues not considered by the DLT were noted in the text of the full credit report. Examples of the latter include statements that indicate that the Subject may have been reported deceased, received a government fine, broke a lease, etc.
 - Statement (2), above, is printed when at least some credit or prior inquiry information is obtained from the credit vendor and neither condition required for printing statement (1) was present.
 - Statement (3), above, is printed when the credit vendor(s) checked reported that they had absolutely no credit history or only credit report inquiry information on file for that Subject.
- ③ **NUMBER DSS CREDIT INQUIRIES** – The number printed indicates the number of credit history files DSS requested for that Subject. The number will vary depending upon where the Subject lived and how many AKAs DSS decided to search under. In certain instances it will be necessary to pull credit information from more than one vendor because no single credit vendor can provide adequate coverage for all the locations that need to be covered. When multiple credit histories are purchased, the information is drawn together, duplicate entries, removed and the findings are printed and summarized on a single credit report.

¹Human verification that the DSS financial issue case Decision Logic Table (DLT) threshold has actually been met is necessary because of possible duplicate entries. Although the computer program will remove most of the duplicate credit account entries pulled from the credit vendors, in some instances this will not be possible. Duplicates will occur when the names of the lender or some other piece of critical information pertaining to those accounts is reported differently by the credit vendors supplying that information. Therefore, certain accounts might be counted more than once toward meeting the DLT. The computer program making this assessment is designed to err on the conservative side when dealing with these issues.

CREDIT REPORT SUMMARY PAGE
LEGEND

- ④ **REPORTED MORTGAGE BALANCE OWED** – The dollar value shown reflects the sum of the balances owed (as opposed to either past due or the original amount borrowed) for all accounts that have been designated as mortgage accounts on the credit report. Home equity and all other accounts that are not specifically designated by the credit history vendors as mortgage accounts are treated as regular accounts and their values are not included in this total. It should be noted that not all lenders provide credit history vendors with loan or mortgage information.
- ⑤ **REPORTED BALANCE OWED (EXCLUDING MORTGAGES)** – The dollar value presented reflects the sum of the balances owed for all accounts except those designated as mortgage accounts. If closed accounts, paid installment accounts or charge-off accounts still indicate a balance owed, those values will be included in this total.
- ⑥ **REPORTED PAST DUE** –The dollar value displayed reflects the sum of the past due segment for all accounts (including mortgages). If closed accounts, paid installment accounts or charge-off accounts still list a past due amount, they will be included in this total.
- ⑦ **TOTAL NUMBER OF OPEN ACCOUNTS** – The number shown reflects the total number of trade accounts (i.e., accounts with lenders) contained on the credit report that have not been specifically designated as closed accounts. This total includes paid installment accounts, revolving credit accounts that have not been used recently, charge-offs and all other trade accounts that have not been designated as closed.
- ⑧ **HIGH CREDIT (EXCLUDING MORTGAGES)** – The value presented is the sum of the high credit amounts shown on all trade accounts except mortgages. If closed accounts, paid installment accounts or charge-off accounts still list high credit amounts, those amounts will be included in this total. In certain cases the amount owed on a revolving account is more than the high credit value shown. Even in those cases the amount reflected in the total would be the high credit value reported for that account.
- ⑨ **DEBT CONSOLIDATION (Y/N)** – A "Y" for yes is printed whenever at least one statement appears in the text of the credit report that the Subject has undergone formal debt consolidation.
- **CHECK RETURNED (Y/N)** – A "Y" for yes is printed whenever at least one statement appears in the text of the credit report that the Subject has checks returned for insufficient funds.
- **CONSUMER COUNSELING (Y/N)** – A "Y" for yes is printed whenever at least one statement appears in the text of the credit report that the Subject has undergone formal consumer counseling.
- **CANNOT LOCATE (Y/N)** –A "Y" for yes is printed whenever at least one statement appears in the text of the credit report that a lender was unable to locate the Subject who had an outstanding loan with that firm.

CREDIT REPORT SUMMARY PAGE
LEGEND

- ⑬ **CONTACT MEMBER (Y/N)** – A "Y" for yes is printed whenever at least one statement appears in the text of the credit report that a lender wants interested parties to contact them for credit information about that Subject.
- ⑭ **CURRENT PAST DUE TABLE** – This table reflects the number of accounts that are currently being reported as 30 or more days past due in the manner of payment segment. It does not include accounts whose manner of payment segment indicates bad debt, collection or paid as agreed (even if there is a past due amount indicated for the account). Accounts whose manner of payment is 120, 150, or 180 days past due are reported under the 120 days past due (the maximum value contained on that table). The liability segment of the table reflects the past due sum of all the accounts whose manner of payment is reported at that level.
- ⑮ **REPOSSESSION** – The number of repossessions and the sum of the balance due segments for all these accounts is reflected on this line.
- ⑯ **COLLECTION/CHARGE OFF** – The number of collections and charge-offs and the sum of the balance due segment for these accounts is reflected on this line. If the balance due segment equals zero, the high credit segment may be listed in the liability column. Accounts whose manner of payment is listed as "bad debt" that do not involve repossessions, bankruptcies or foreclosures are included.
- ⑰ **LIENS/JUDGEMENTS** – The number of public records that pertain to liens or judgments and the sum of the liability segments for these accounts are reflected on this line. If multiple liens and judgments are present, some of them may be counted more than once. Only liens or judgments having the same docket number as an existing entry are deleted by the computer (the public record with the most recent filing date is kept). Satisfied liens and judgements are included in the number total and will be included in the liability total if there is a liability balance still indicated.
- ⑱ **GARNISHMENT** – The number of garnishments (including wage assignment accounts) and the sum of the balance due segments for these accounts is reflected on this line.
- **BANKRUPTCY** – The number of public records that pertain to bankruptcies and the sum of the balance due segments for these accounts is reflected on this line. If multiple bankruptcy records exist a single bankruptcy may be counted more than once.
- Only bankruptcy records having the same docket number as an existing entry are deleted by the computer (the public record with the most recent filing date is kept). Dismissed, filed, completed and discharged bankruptcy records are included in the number total and will be included in the liability total if there is still a liability balance indicated.
- **INCLUDED IN BANKRUPTCY** – The number of trade accounts included in a bankruptcy and the sum of the balance due segments for these accounts is reflected on this line.
- **FORECLOSURE(S)** – The number of foreclosures (including sheriff's sales and public sales) and the sum of the balance due segments for these accounts is reflected on this line.

CREDIT REPORT SUMMARY PAGE
LEGEND

② **PREVIOUS HISTORY/PAST DUE TABLE** – This table reflects the number of accounts that were reported as having been previously 30 or more days past due in the trade account segment, counter and payment history columns for each trade account in the credit report. The first two digits of the counter reflect the number of times that account was 30 days past due; the second two digits reflect the number of times that account was 60 days past due; the third two digits reflect the number of times that account was 90 days past due; and the last two digits reflect the number of times that account was 120 or more past due. The payment history column located directly under the counter column lists the 12 month history of manner of payment.

Each digit represents a per month rating for the trade account:

- 1 = current
- 2 = 30 days past due
- 3 = 60 days past due
- 4 = 90 days past due
- 5 = 120 days past due, etc.

The most severe delinquency associated with each account contained in the previous history/past due table is only reflected one time. For example, if a given account was previously 30 days past due six times and 60 days past due two times, it would be entered as one account that was 60 days past due.

③ **ZIP CODE AREAS INCLUDED IN THE VENDOR SELECTION PROCEDURE** – These numbers represent the first 3 digits of the zip codes where the Subject either lived, worked or went to school that DSS entered for inclusion in the credit vendor selection procedure. The vendor selection software selects the credit vendor believed to have the best coverage in those areas. In the event no single vendor can provide adequate coverage for those areas, multiple credit reports are purchased.

THE FOLLOWING PAGES REPRESENT A TYPICAL DSS DETAILED REPORT OF CREDIT

① ② ③

CONTROL NUMBER: 999990041 9999900132241M2 NAME: CHEESE, CHUCK E. PAGE: 1

DEPARTMENT OF DEFENSE – DSS DETAILED REPORT OF CREDIT

④
NAME/ADDRESS

NAME OF SUBJECTS CHEESE, CHUCK E.	SS# 123-45-6789	DATE-OF-BIRTH 29 Feb 68
ALSO KNOWN AS	SPOUSE KIM	SPOUSE SS#
CURRENT ADDRESS BOX 6491 PO	CITY/STATE/ZIP PIZZA PL 44400	SINCE N/A
PREVIOUS ADDRESS BOX 6491 PO	CITY/STATE/ZIP PIZZA PL 44400	SINCE N/A
PREVIOUS ADDRESS (2) 3510 WIMBERLY LN APT G	CITY/STATE/ZIP WINSTON-SALEM NC 88800	SINCE N/A

EMPLOYMENT

CURRENT EMPLOYER US ARMY	CITY/STATE/ZIP N/A	DT EMPL N/A	SALARY N/A
PREVIOUS EMPLOYER LEGGs	CITY/STATE/ZIP N/A	DT EMPL N/A	SALARY N/A
PREVIOUS EMPLOYER (2) USA	CITY/STATE/ZIP NC	DT EMPL N/A	SALARY N/A

DSS DETAILED REPORT OF CREDIT

CONTROL NUMBER: 999990041 99999DQ132241M2 NAME: CHEESE, CHUCK E.

S
O
U
R
C
E

(5) CREDITORS							
(6) CREDITOR NAME			(7) ID#		(8) KIND OF BUSINESS		
(9) ACCOUNT #	(10) PAYMENT MANNER	(11) PAST DUE	(12) BALANCE	(13) DATE OPND	(14) ACCT USER	(15) COUNTER	
		(16) SHI CRDT	(17) LAST ACT	(18) ACCT TYPE	(19) PAYMNT HIST		
			(20) TERMS	(21) STATUS/COMMENTS			

C I	1ST NAT BK 9757905	(6) PAYS AS AGREED (10)	--	6608800285 \$3905 \$8500	(7) 7/95 9/98	(8) BANKS (14) INDIVIDUAL INSTALLMNT	02010000 111111321211
			296/2				
C I	AMER EXP 37347	BAD DEBT	(11) \$217	9060N00259 \$217 \$217	(12) 4/88 11/92	(13) NAT'L CRED CARD COS. INDIVIDUAL OPEN	00000000
						(18)	
				(21) CHARGE OFF ACCT SUBJ. DISPUTES THIS ACCOUNT			
C I	AMER EXP 37347	PAYS AS AGREED	--	9060N00267 \$0 \$0	4/88 12/91	(8) NAT'L CRED CARDS COS. INDIVIDUAL REVOLVING	00000000
C I	ASSOCIATES FIN 31000654606	30 DAYS PAST DUE		149FP00458 \$2713 \$3462	7/89 5/90	PERSONAL LOAN COS. INDIVIDUAL INSTALLMENT	00000000
				0037/\$200			
(22) C I	(23) ASSOCIATES FIN 36920804539	PAYS AS AGREED	--	416FP01729 \$0 \$3462	7/89 10/92	PERSONAL LOAN COS. INDIVIDUAL INSTALLMENT	11020000 121112111321
				(20) 0037/\$200			(19)
				CLOSED ACCOUNT			

DSS DETAILED REPORT OF CREDIT

CONTROL NUMBER: 999990041 99999DQ132241M2 **NAME:** CHEESE, CHUCK E.

COLLECTIONS ⁽²³⁾				
CREDITORS ⁽²⁶⁾	STATUS ⁽²⁷⁾	ORIGINAL AMOUNT ⁽²⁸⁾	DATE FILED ⁽²⁹⁾	COLLECTION AGENCY ⁽³⁰⁾
ACCOUNT NUMBER ⁽³¹⁾	DATE PAID ⁽³²⁾	\$ BALANCE ⁽³³⁾	DATE RPTD ⁽³⁴⁾	ID # ⁽³⁵⁾
CL-89000 ⁽²⁶⁾ 690025	UNPAID ⁽²⁷⁾ ⁽³²⁾	\$54 ⁽²⁸⁾ \$54 ⁽³³⁾	10/89 ⁽²⁹⁾ 2/94	CSC CREDIT SERVICE IN 615YC01003
CL - 8900 764907 ⁽³¹⁾	UNPAID	\$124 \$124	4/91 2/94 ⁽³⁴⁾	CSC CREDIT SERVICE IN 615YC01003 ⁽³⁵⁾

PUBLIC RECORD ⁽³⁶⁾					
ACTION TYPE ⁽³⁷⁾	STATUS ⁽³⁸⁾	STATUS DATE ⁽³⁹⁾	\$ LIABILITY ⁽⁴⁰⁾	DOCKET # ⁽⁴⁴⁾	DATE FILED ⁽⁴¹⁾
		COURT TYPE ⁽⁴²⁾	ASSETS ⁽⁴³⁾		JUDGEMENT DATE ⁽⁴⁵⁾
COURT = ⁽⁴⁶⁾		PLAINTIFF COURT ADDRESS ⁽⁴⁷⁾			
TAX LIEN ⁽³⁷⁾	⁽³⁸⁾	⁽³⁹⁾	\$294 ⁽⁴⁰⁾		1 94 ⁽⁴¹⁾
655VC29142		⁽⁴²⁾	⁽⁴³⁾		⁽⁴⁵⁾
TAX LIEN			\$367	108-18	3 92
416VC00115 ⁽⁴⁶⁾		⁽⁴⁷⁾ 180 N IRBY ST FLORENCE SC 416			
		⁽⁴⁸⁾ SUBJ. DISPUTES THIS ACCOUNT			
TAX LIEN			\$2,265	02027060 ⁽⁴⁴⁾	11-90
660VC07688					COURT HOUSE WARSAW IN 99999

⁽⁴⁹⁾ **CONSUMER STATEMENT / MISCELLANEOUS INFORMATION**

⁽⁵⁰⁾ THE CHARGE OFFS ON MY REPORT ARE A RESULT OF MY IN .BILITY TO SELL MY HOME IN INDIANA FOR 2 YEARS. COUPE WITH THE FACT THAT I HAD JUST GOTTEN DIVORCED, THIS CREATED HARDDSHAIP, HOWEVER THE CHARGE OFF BY AMERICAN EXPRESS IS A RESULT OF A DISPUTE, I CLAIMED THAT I DID NOT OWE THEM THE MONEY & THEY WERE SUPPOSED TO INVESTIGATE MY CLAIM, THEY DID NOT CONVINC ME THAT I OWED THEM THE MONEY, IT SEEMS AS THOUGH THEY GOT TIRED OF THE MATTER.

⁽⁵¹⁾ **MISCELLANEOUS INFORMATION**

ACCOUNT NAME ⁽⁵²⁾	ACCOUT # ⁽⁵³⁾	PHONE ⁽⁵⁴⁾	ADDRESS ⁽⁵⁵⁾
1ST NAT BK AMERICAN EXPRESS	9757905 ⁽⁵³⁾ 37347	N/A ⁽⁵⁴⁾	POB 1447 WARSAW IN 46580 ⁽⁵⁵⁾ CALL 1-800-933-4056 FOR ADDRESS CUST# 801VF00572; SUB#: 9060N00259
AMERICAN EXPRESS ASSOCIATES FIN ASSOCIATES FIN AVCO FINANCIAL	37347 31000654606 36920804539 13150948305950	MAIL ONLY N/A N/A	777 BRDWAY NY NY 10003 201 S NAPANEE ST ELKHART IN 46515 PO BOX 3099 FLORENCE SC 29502 CALL 1-800-933-4056 FOR ADDRESS CUST#: 801VF00572; SUB#: 906FP00509

DSS DETAILED REPORT OF CREDIT

CONTROL NUMBER: 999990041 999990Q132241M2 NAME: CHEESE, CHUCK E.

MISCELLANEOUS INFORMATION

ACCOUNT NAME	ACCOUNT #	PHONE	ADDRESS
AYRES	46339230		CALL 1-800-933-4056 FOR ADDRESS
CENTERREBK	7111013041	N/A	CUST#: 801VF00572; SUB#: 404DC00807 CALL 1-800-933-4056 FOR ADDRESS
CRDT FIRST	572089681	2163624000	CUST#: 801VF00572; SUB#: 154BB00256 6275 ELAND RD BROOK PARK OH 44142
CSC CREDIT SERVICES IN	690025	N/A	8500 SHAWNEE MISSI MERRIAM KS 66202
DINER	381765677201	N/A	183 INVERNESS DRIV ENGLEWOOD CO 80112
FASHONBUG	5856370580121805	6097724559	745 CENTER ST MILFORD OH 45150
GLHEC	493683376888888	N/A	2401 INTERNATIONAL MADISON WI 53704
LAKESCITYBK	40060200872411		CALL 1-800-933-4056 FOR ADDRESS
NBD CR LN	000807050012612		CUST#: 801VF00572; SUB#: 658BB10380 CALL 1-800-933-4056 FOR ADDRESS
NBD SKOKIE	5180757050012612	N/A	CUST#: 801VF00572; SUB#: 168BB24087 8001 LINCOLN AV SKOKIE IL 60077
NCB/COLS	8840340725	N/A	4653 E MAIN STR COLUMBUS OH 43251
SLMA-LSCY	493683376104	8008829500	365 HERNDON PARKWA HERNDON VA 22070
SOURCEONE	3191515	N/A	CALL 1-800-933-4056 FOR ADDRESS
TAX LIEN	108-18	N/A	CUST#: 801VF00572; SUB#: 168FM00010 180 N IRBY ST FLORENCE SC 416
TAX LIEN		N/A	CITY COUNTY BLDG INDPLS IN 46204
TAX LIEN	02027060	N/A	COURT HOUSE WARSAW IN 99999
USA FINCL	178728799928	N/A	1122 W BRISTOL STR ELKHART IN 46514
WHIRLPOOL FIN CO	20037848067	N/A	533 BENSON RD BENTON HARBOR MI 49022

END OF REPORT (56)

DSS DETAILED REPORT OF CREDIT

CONTROL NUMBER: 999990041 999990Q132241M2 NAME: CHEESE, CHUCK E.

(57)
C1 EQUIFAX-CREDIT BUREAU OF WINSTON-SALE

711 COLISEUM PZ
WINSTON-SALEM NC 27106
PHONE: (910)777-3500

(58)
C1 Name: CHEESE, CHUCK E. SSN: 123-45-6789
(59) DOB : 29 Feb 68

Also Known As:

Current Address: BOX 6491 PO Since: N/A
PIZZA PL 44400

Previous Address: BOX 6491 PO Since: N/A
PIZZA PL 44400

Previous Address: 3510 WIMBERLY LN APT G Since: N/A
WINSTON-SALEM NC 88800

Current Employment: US ARMY Date Empl: N/A

Prior Employment: LEGGS Date Empl: N/A

Prior Employment: USA Date Empl: N/A
NC

Prior Employment: LEGGS Date Empl: N/A

Prior Employment: USA Date Empl: N/A
NC

- ① **NAC CASE NUMBER**
- ② **CASE CONTROL NUMBER**
- ③ **SUBJECT'S NAME**
- ④ **PAGE 1 OF THE CREDIT REPORT LISTS THE FOLLOWING INFORMATION OBTAINED FROM THE ACCESSED CREDIT SYSTEM**
 - Subject's Name
 - Social Security Number (SSN)
 - Date of Birth
 - AKA's
 - Spouse's Name
 - Spouse's SSN
 - Current Address
 - Previous Address
 - Previous Address (2)
 - Current Employment
 - Previous Employment
 - Previous Employment (2)
- ⑤ **TRADE ACCOUNT COLUMN HEADING** – The Column Heading will appear at the top of each page that contains trade accounts. Each trade account is listed alphabetically.
- ⑥ **CREDITOR NAME**
- ⑦ **CREDITOR IDENTIFICATION NUMBER**
- ⑧ **KIND OF BUSINESS**
- ⑨ **ACCOUNT NUMBER**
- ⑩ **MANNER OF PAYMENT**
- ⑪ **AMOUNT PAST DUE**
- ⑫ **ACCOUNT BALANCE**
- ⑬ **DATE ACCOUNT OPENED**
- ⑭ **ACCOUNT USER**
- ⑮ **COUNTERS** – 8 digits: 2 digits each for 30 / 60 / 90 / 120 days past due
(e.g. 01020001 = once 30 days past due; twice 60 days; zero times 90 days & once 120 days)
- ⑯

HIGH CREDIT

- ①7 **DATE OF LAST ACTIVITY**
- ①8 **ACCOUNT TYPE**
- ①9 **PAYMENT HISTORY** – 12 month history of manner of payment, read from left to right.
Each digit represents a rating per month for the trade account:

1 = current
2 = 30 days past due
3 = 60 days past due
4 = 90 days past due
5 = 120 days past due, etc.

- ②0 **TERMS** – Number of monthly payments/payment amount
- ②1 **ACCOUNT STATUS/COMMENTS**
- ②2 **SOURCE SYSTEM ACCESSED FOR EACH TRADE ACCOUNT –**

C = CBI
T = TRANS UNION
W = TRW
(Also see ⑤7)

- ②3 **CREDIT INQUIRY NUMBER** – The number code will correspond to each item listed in the credit report (e.g. C1 – Identifies the system and bureau accessed for each item listed in the credit bureau report). (Also see ⑤7)
- ②4 **CREDITOR CODES INTERPRETATION SECTION**
- ②5 **COLLECTION ACCOUNT COLUMN HEADING** – The column heading will appear when collection accounts are listed in the credit report.
- ②6 **COLLECTION CREDITOR CODE**
- ②7 **STATUS**
- ②8 **ORIGINAL AMOUNT**
- ②9 **DATE FILED**
- ③0 **COLLECTION AGENCY NAME**

- ③① **COLLECTION ACCOUNT NUMBER**
- ③② **DATE PAID**
- ③③ **ACCOUNT BALANCE**
- ③④ **DATE REPORTED**
- ③⑤ **COLLECTION IDENTIFICATION NUMBER**
- ③⑥ **PUBLIC RECORD COLUMN BEADING** – The column heading will appear when public record items are listed in the credit report.
- ③⑦ **ACTION TYPE** – Description of the Public Record
- ③⑧ **STATUS**
- ③⑨ **STATUS DATE**
- ④① **LIABILITY AMOUNT**
- ④① **DATE FILED**
- ④② **COURT TYPE**
- ④③ **ASSETS**
- ④④ **DOCKET NUMBER**
- ④⑤ **JUDGMENT DATE**
- ④⑥ **COURT IDENTIFICATION NUMBER**
- ④⑦ **PLAINTIFF /COURT ADDRESS**
- ④⑧ **NARRATIVE COMMENTS**
- ④⑨ **CONSUMER STATEMENT /MISCELLANEOUS INFORMATION HEADING** – The heading will appear when a Consumer Statement or Miscellaneous Information is listed in the credit report.
- ⑤① **CONSUMER STATEMENT**
- ⑤① **MISCELLANEOUS INFORMATION COLUMN HEADING** – The column heading will appear preceding the credit grantor identifications listed alphabetically.

- 52 ACCOUNT NAME
- 53 ACCOUNT NUMBER
- PHONE NUMBER
- 55 ACCOUNT ADDRESS
- 56 END OF REPORT
- CREDIT SYSTEM AND BUREAU ACCESSED
- 58 PERSONAL IDENTIFICATION DATA
- SOURCE AND CREDIT INQUIRY NUMBER – The code will correspond to each item listed in the report. (e.g. C1- identifies the system and bureau in the credit report accessed for each account listed to the system and bureau listed in item 57.)



HOW TO REVIEW CREDIT BUREAU REPORTS

**Reviewing Reports of Credit
Designed for the
Defense Security Service**

15 May 2001



Defense Security Service Academy
938 Elkridge Landing Road
Linthicum, MD 21090-2917
www.dss.mil/training

Security through Knowledge