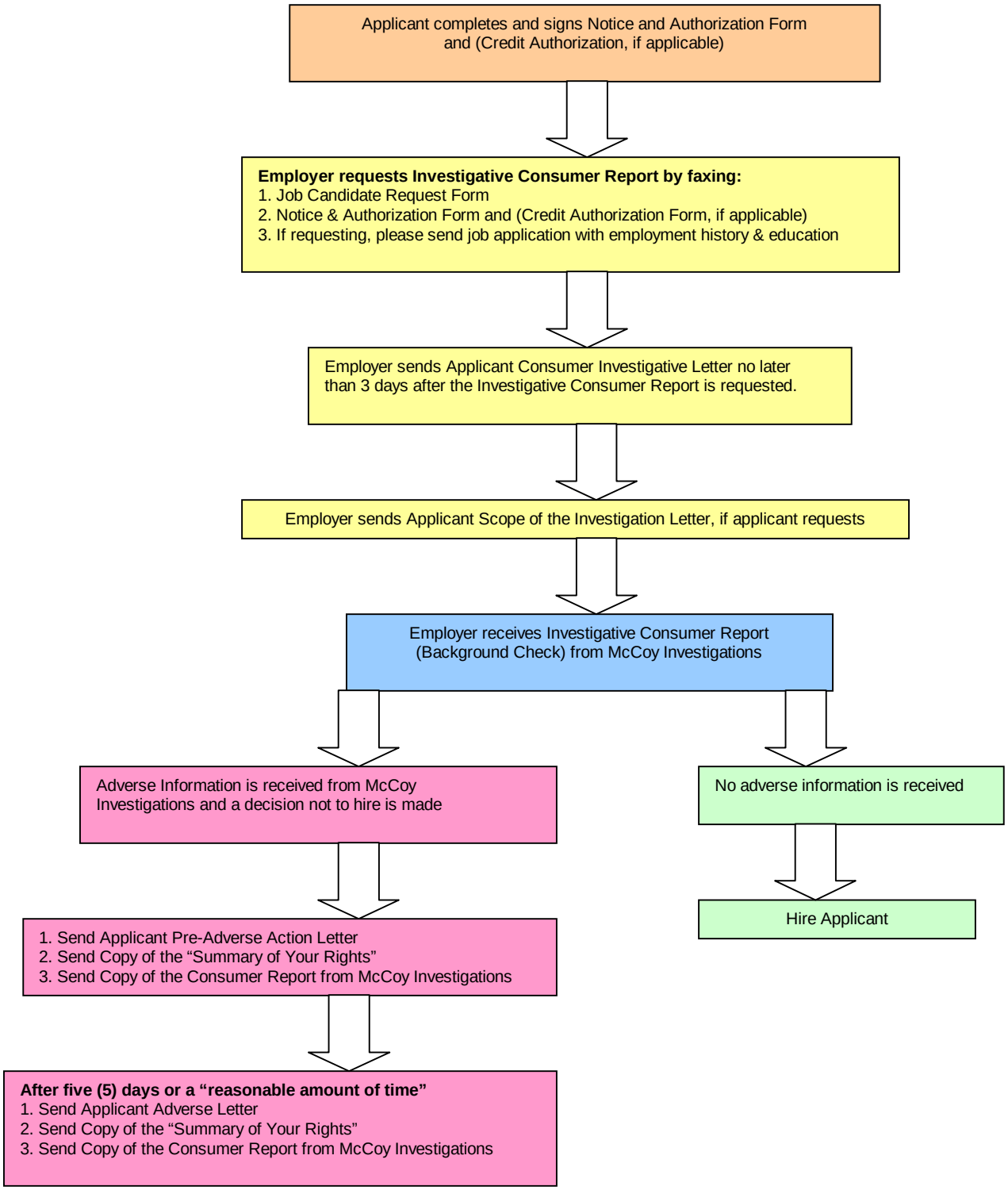PRE-EMPLOYMENT SCREENING PROCESS FOR USERS OF INVESTIGATIVE CONSUMER REPORTS