

CHECKLIST OF INFORMATION SOURCES FOR INDIPAY+ ATP ANALYSIS

I. Primary and Secondary Sources

(1) Financial information from the individual, as appropriate. The type and amount of information you request is dependent on what you want to accomplish with the data. This checklist serves as a list of available sources of information for your convenience. You may not need all the sources listed below for your case:

Tax Forms for the last 3 – 5 years:

- U.S. Individual Income Tax Return (Form 1040) single, or married filing jointly, with all schedules and amendments.
- A Spouse Individual Income Tax Return (Form 1040), if filed separately, with all schedules and amendments.
- Individual Wage and Tax Statement (Form W-2).
- A Spouse Wage and Tax Statement (Form W-2).
- Individual's Miscellaneous Income (Form 1099-MISC). (This form reports the total amount of payments received by the individual from a single person or entity during the year when the services to them were provided.
- U.S. Corporation Income Tax Return (Form 1120) of a company(s) owned or co-owned by the individual and/or his/her spouse with all schedules and amendments.
- U.S. Income Tax return for an S Corporation (Form 1120 S) owned or co-owned by the individual and/or his/her spouse with all schedules and amendments.
- U.S. Return Partnership Income (Form 1065) owned or co-owned by the individual and/or his/her spouse with all schedules and amendments.

Bank Statements:

- Individual's personal checking account bank statements. Ask for the most recent bank statements (e.g., last 3-6 months) and the annual bank statement for the last year. The individual may have more than one account so you will need to request information for all the accounts.

Tip: Increase your request to three (3) years if you identify questionable transactions (e.g., large volume or very frequent withdrawals, transfers out/payments, inter-accounts transfers), and request additional monthly bank statements. Review to identify and confirm if the transactions were reasonable or not. For example, try to ascertain whether the money was used to pay off a mortgage or medical bill, which EPA generally would consider a reasonable expense, compared to a transaction that purchased an antique car or supported a hobby that EPA may not consider a reasonable expense.

- Individual's savings account bank statements. Ask for the most recent statements (last 3-6 months) and the annual statement for the last year. The individual may have more than one account so you will need to request information for all the accounts.

Tip: Increase your request to three (3) years if you identify questionable transactions (e.g., large or very frequent withdrawals, transfers out/payments, or inter-account transfers), and request additional monthly bank statements. Review to identify and confirm if the transactions were reasonable or not (e.g., was the money from the savings account invested in another company owned by the individual and represents a transaction EPA could consider as reasonable, or was the money invested in an unrelated company and may be treated as an unreasonable transaction and where those funds could provide an additional source of income to pay for the environmental obligations). There are some restrictions that apply to an individual's saving account that prohibit creditors from reaching the saving account, however, distribution from the saving account may still be available to creditors.

- Individual's investment accounts bank statements. Ask for the most recent monthly statements (last 3-6 months) and the annual statement for the last year. **Tip:** Increase request to three (3) years, if necessary. See individual savings account for additional tips.
- Business checking account bank statement (if the owner has multiple business accounts, ask for bank statements for each account). Ask for the most recent monthly statements (last 3-6 months) and the annual statement for the last year. **Tip:** Increase request to three (3) years, if necessary. If you identify questionable transactions, such as large or very frequent withdrawals, transfers out/payments, or inter-accounts transfers, ask for additional monthly bank statements. Review to identify and confirm whether the transactions were reasonable or not (for example, was this money used for business expenses such as salaries, office utilities, supplies, or used to purchase investment real estate or collectibles that could provide an additional source of cash to pay for the environmental obligations).
- Business saving account bank statement (or statements if the business has several savings accounts) of sole proprietorships, partnerships, and/or limited liabilities companies owned and co-owned by the individual. Ask for the most recent monthly statements (3-6 months) and the annual statement for the last year. **Tip:** Increase request to three (3) years if you identify questionable transactions, such as large or very frequent withdrawals, transfers out/payments, or inter-accounts transfers; ask for additional monthly bank statements. Identify and confirm if the transactions were reasonable. For example, was the money used for capital expenditures of the business or to pay dividends to individuals that could be an additional source of cash to pay environmental liabilities.
- Business investment account statement from any banks of the sole proprietorship, partnerships, corporations, limited liabilities companies owned and co-owned by the individual. Ask for the most recent monthly statements (last 3-6 months) and the annual statement for the last year. **Tip:** Increase to three (3) years, if necessary. When examining the investments, first identify if the individual can sell this investment to pay for the environmental obligations. Second, identify questionable transactions, such as large volume or frequent withdrawals, transfers or payments out of the account, inter-account transfers to the individual's other personal accounts. Ask for the individual's personal monthly bank statements to identify and confirm if the transactions were reasonable or not. For example, was the money used to support business operations (e.g., money for future commitment

such as a retirement plan for employees), loaned to a family member, used to support a personal hobby, or transferred to another owner-affiliated organization like a foundation (Financial Data Request Form)?

- Financial Data Request Form (FDRF). The FDRF provides personal income information as well as the personal expense and asset information that are not usually available on the individual income tax form. The FDRF, along with the individual tax returns, is an essential source of financial information that you should always request.

Other Suggested Documents:

- Financial statements (balance sheet, income statement, cash flow statement) for the last five (5) fiscal years of any businesses owned and/or co-owned by the individuals and/or spouse.
- Copy of Mortgage Statement. **Tip:** Confirms principal and mortgage payments.
- Signed copy of any Student Loan Agreement. **Tip:** Confirms principal and student loan payments.
- Signed copy of any Credit Loan Agreement. **Tip:** Confirms principal and credit loan payments.
- Signed copy of any Personal Loan Agreement. **Tip:** Confirms principal and personal loan payments.
- Information and documentation on any foreign assets owned or co-owned by the individual: bank accounts (e.g., personal and business savings checking, and/or investment accounts), real estate/property, personal assets (e.g., vehicles, equipment, etc.), and other assets (e.g., artwork, collectibles, precious metals).

(2) Financial information from other entities including governments, banks, etc.:

- File Form 4506 with the local state IRS office asking for copies of individual income tax returns with all Schedules and Amendments for the last five (5) tax years and copies of business tax returns with all Schedules and Amendments for the last five (5) tax years.
- Send a request letter to banks/financial institutions where the individual and the business (or businesses) hold personal and business savings, checking, and investments accounts. **Tip:** Ask for the most recent bank statements (last 3-6 months). You will need to obtain permission from the individual.

II. Third Party and Other Sources

The databases listed below range from the highest relevance and value of information to the lowest relevance and value of information on an individual. Some of the resources may duplicate information from another source. Use one or more of these sources as necessary. Your agency library may have a subscription to these databases. You may also check with colleagues or regional associations (e.g., R@IN) that may also have access to these databases. Appendix B has this information in table format with the links.

(1) Search and run reports on an individual through any databases available to you (Asterisk indicates available through a paid subscription. Your office, library, or professional affiliation/organization already may have an account you can use.):

- LexisNexis Accurint * – Provides information on an individual’s assets, liabilities, contact information, relatives, residence, and employment history.
- CLEAR * – Provides information on an individual’s assets, liabilities, contact information, relatives, history and location of residence, employment history, potentially owned/co-owned businesses, affiliation of an individual to other businesses (e.g., as CFO, CEO, manager), links to articles and postings on social media for an individual.
- Dun & Bradstreet * – Provides information on an individual’s assets, liabilities, contact information, residence, potentially owned/co-owned businesses, and ownership information on businesses.

Tips:

- (a) Search information on an individual by his/her name, city of residency and state. To narrow the search and to make sure that you are looking at the right individual, add his/her age or social security number, if known.
- (b) Identify any other assets or liabilities owned/owed by the individual. Run a search by home and/or residency address(s) and any other addresses of known businesses or addresses of businesses that you speculate this individual may own or co-own.
- (c) Run a search on businesses/rental properties listed in the individual’s tax returns (Schedule B, C, and E). This will confirm or provide additional information on assets and liabilities owned/owed by the businesses that might affect the individual’s ability to pay environmental obligations. This search may also show a relation or affiliation to other businesses/assets/liabilities not disclosed by the individual and not listed in the tax returns. If you are unsure whether the individual owns or is related to any affiliated businesses, search each company through the secretary of state (See Tertiary Sources).
- (d) Run a search on an individual’s spouse and/or partner’s name, individual’s family members’ names (parents, siblings, and children). In some situations, an individual will set up a business under a relative’s name to protect himself/herself from creditors, taxing authority, and other legal/government authorities.
- (e) If you notice large money transfers (e.g., contributions, withdrawals, frequent transfers in the bank statements to/from other businesses or persons) run another search on these businesses because they potentially may be owned/co-owned by the individual. This may help you identify unnecessary expenses or additional sources of income/assets that may be included in the net worth, cash flow or debt capacity.

(2) Use the www.guidestar.org database to search for tax returns of a non-profit organization owned, managed or controlled by the individual. Tip: Search by the individual’s name, his/her

spouse's name, and by state and city name, where the individual resides or conducts business. GuideStar is free and accessible to everyone.

- Return of Organization Exempt From Income Tax (Form 990) for the last five (5) tax years. The Return of Organization Exempt From Income Tax is the tax return for a non-profit organization. **Tip:** Confirms tax deductions such as charitable contributions and any additional source of income.
- Exempt Organization Business Income Tax Return (Form 990-T) for the last five (5) tax years. **Tip:** Confirms tax deductions such as charitable contributions and any additional source of income.

(3) Search for and identify any business owned or co-owned by an individual through the Secretary of State or the Corporation Commission's website.

- Secretary of State/Corporation Commission

Tip: Use your preferred Internet search engine to type in key words, "secretary of state" and the specific state where an individual possibly might own businesses. On the secretary of state's website, search for a tab called "business entity search" or "business name search" or "corporation search." Next, type a company name and/or last name of the individual (some companies are named after person's last name). This will help obtain corporation details such as the date when a company was formed, current corporate status, agent/registrator's name and some documents on companies (e.g., articles of incorporation with ownership information). **Note:** A few states use a corporation commission for business filings instead of the secretary of state.

(4) Search for and obtain *basic data* such as contact information, addresses, age, relatives, background material, and property using search portals (Asterisk indicates available through a paid subscription although you may be able to access them through your office, library, or another organization.):

- Intelius*

Tip: Run search by an individual name, address, social security, phone, etc.

<http://www.intelius.com>

- Spokeo – Free, accessible to everyone.

Tip: Run search by an individual name, address, etc.

<http://www.spokeo.com>

- Zoominfo*.

Tip: Run search by an individual name, address, etc.

<http://www.zoominfo.com>

Note: Spokeo and Zoominfo allow you to search businesses owned, co-owned or related to the individual. Conduct an additional search under any business name that you know is owned by the individual.

- Google, Bing, Yahoo – search engines, free and accessible to everyone.

(5) Run search on other online databases to obtain information on properties, timber, land, or real estate possibly owned by an individual:

- County Assessor Websites – Free, accessible to everyone.
Tip: To find the right county assessor website, type the following key words in a search engine: “county assessor” and add the city and county name as well as the individual’s address. Then find the site for a tax county assessor and run the search under an individual’s name and his/her addresses.
- PropertyShark – Free, accessible to everyone.
<http://www.propertyshark.com>
- Redfin - Free, accessible to everyone.
<https://www.redfin.com>
- Zillow– Free, accessible to everyone.
<http://www.zillow.com>
- Trulia – Free, accessible to everyone.
<http://www.trulia.com>
PropertyShark, Redfin, Zillow, Trulia - real estate data providers who offer information on property such as the owner, owner’s contact information, sale history, value of property, current market value, and tax information.
Tip: Using the last name of the owner or a variation of the business name may help you identify any other assets, their value and source of other income (e.g., property) and liabilities (e.g., mortgages, tax payments).

(6) Run a search on the individual through social media and social networks:

- LinkedIn – Provides information on an individual, his/her employment and possibly owned and/or co-owned businesses, related business affiliates/parties, family/relatives. It also provides a profile of business owned and co-owned with some financial information such as revenue/sales generated by businesses.
Tip: Run search on an individual’s name, location (address) and any other possible owned/co-owned businesses’ names and locations.
www.linkedin.com
- Facebook – Provides information on an individual, his/her employment and possibly owned and/or co-owned businesses, related business affiliates/parties, family/relatives. It also provides a profile of business owned and co-owned with some financial information such as revenue/sales generated by businesses, information on property, assets (e.g., cars, antiques, collectibles, jewelry, wine collections), and expenses (e.g., trips).
Tip: Run a search on an individual’s name, location (address) and any other possible owned/co-owned businesses’ names and locations.

www.facebook.com

- Twitter – Provides information similar to Facebook.

Tip: Run search on an individual's name, location (address), and any other possible owned/co-owned businesses' names and locations.

www.twitter.com

- Instagram – Provides information similar to Facebook.

Tip: Run search on an individual's name and location (address).

<https://www.instagram.com>

III. Additional Resources

(1) To evaluate and obtain the current value of financial investments that an individual owns:

- Nasdaq – Provides current market value on stocks, mutual funds.

www.nasdaq.com

- Treasury Direct – Provides current value on treasury bills, notes, bonds, TIPS.

www.treasurydirect.gov

- CNN Money, Yahoo Finance – Provides current market value on variety of financial instruments.

www.cnnmoney.com

www.finance.yahoo.com

(2) To evaluate and obtain the current value of a vehicle that an individual owns:

- Edmunds True

www.edmunds.com/appraisal

- Kelley Blue Book

<http://www.kbb.com/car-values>

(3) To evaluate and obtain the current value of a car, RV, motorcycle, boats, classic cars:

- Nada Guides

www.nadaguides.com

- Boat Trader (boats only)

www.boattrader.com

(4) To evaluate other assets such as jewelry, antiques, collectibles, and other assets:

- Kovels

www.kovels.com

- Online auction sites:

Ebay (<http://www.ebay.com/>)

Amazon (<https://www.amazon.com/>)

Craigslist (<http://www.craigslist.org/about/sites>)

*Available through a paid subscription.