

## CYBERSLEUTHING

*Free- and low-cost resources*

### **Basic public records summaries**

PeopleWise

<https://www.peoplewise.com/index/index>

PeopleWise is powered by LexisNexis and offers pay-per-search reports on individuals and businesses; reports range from \$1.95 to \$24.95, depending on level of data.

### **Individuals in the financial industry**

As many individuals in finance hold multiple titles which fall under the regulatory jurisdiction of different agencies, I recommended searches of all three regulators:

Financial Industry Regulatory Authority (FINRA)

<http://brokercheck.finra.org/>

Securities and Exchange Commission (SEC)

[http://www.adviserinfo.sec.gov/iapd/content/search/iapd\\_search.aspx](http://www.adviserinfo.sec.gov/iapd/content/search/iapd_search.aspx)

National Futures Association (NFA)

<https://www.nfa.futures.org/basicnet/welcome.aspx>

- If a registration is found, I also suggest requesting an 8-R form  
<https://www.nfa.futures.org/nfa-registration/PublicForm.asp>

### State securities agencies

Each state has its own state securities regulator, but all information is centralized between states. You can typically call your state's regulator to request a CRD report on an individual; if your state is stingy or non-responsive, I suggest contacting Missouri, which is usually prompt in processing requests:

- <http://www.sos.mo.gov/securities/>

### International regulators

Most countries have at least one financial regulator responsible for oversight; note that many countries maintain registers of only entities, not individuals, but it's always worth checking.

- [http://en.wikipedia.org/wiki/List\\_of\\_financial\\_regulatory\\_authorities\\_by\\_country#U-Z](http://en.wikipedia.org/wiki/List_of_financial_regulatory_authorities_by_country#U-Z)

### **Other professional licenses**

Many professions, ranging from security guard to accountant to attorney, require professional licensing at the state level; the level of information available in their online registers varies, but can include information such as current employer and disciplinary history.

A simple Web search should get you to your state's licensing agency. For example, Georgia+accountant+license+lookup will yield

- <http://verify.sos.ga.gov/websites/verification/>

### **Secretary of State company registers**

If your subject owns a business, or if you're interesting in finding basic information on a business, check with the Secretary of State in the appropriate state—nearly all have at least some online search function.

In addition, always check with the Delaware Division of Corporations, since so many entities incorporate in Delaware for tax purposes:

- <https://delecorp.delaware.gov/tin/GINameSearch.jsp>

### **Lawsuits/Judgments & lien records**

As law students, scouring for litigation naming a subject probably goes without saying. I've found very valuable background information in divorce records and bankruptcy petitions, in addition to civil and criminal suits.

### **Social networking**

If you're under 50, these may be the resources you'd think to check first anyway, but they can lead to useful data on an individual: Facebook, Twitter, LinkedIn, etc.