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SAMPLE REPORT

Report Reference Number 10-5381
Reese and Rudman, PLC
Case Research Manager: Darren Anderson, 734-527-4420

Date of Report: August 4, 2010

Subject searched:
Name: **John A. Droverman II**
Date of Birth: 03/22/19xx

Identity verified
SSN: 271-41-xxxx was issued to Pennsylvania June, 1977

Address History:

420 Maple Grove; Philadelphia, PA 19115	2002 – Present
1790 Beaumont Drive; York, PA 17404	1995 – 2002
4430 27 th Avenue; Baltimore, MD 21288	1990 – 1995
488 Silver Lane; Annapolis, MD 21401	1988 – 1990
3317 Ames Way; Philadelphia, PA 19137	1982 – 1988
9920 5 th Street; Redding, PA 13772	1977 – 1982

Felony and Misdemeanor Criminal Record Search; State Police Central Records where available, all County Court Jurisdictions Based on Subjects Present, and Past Address history, and US District Court Search for Federal Records

[Search results may not contain traffic related convictions or lesser misdemeanors that do not carry a penalty of more that 93 days in jail]

Two Conviction Records Found Matching Subject's Personal Identifiers:

Superior Court of York County, PA
Case 95-007237
Misdemeanor Criminal Conviction 04/22/1995: Elder Fraud
Sentence: Restitution of \$7,000 paid to victim
\$3000 fine
6 months county jail, suspended

Baltimore County Circuit Court Baltimore, MD
Case 94-00388DKL
Misdemeanor Criminal Conviction 07/17/1994: Operating as an Unregistered and Unlicensed Mortgage Broker
Sentence: \$2500 fine
Probation – One Year

Civil Record Court Search Same Jurisdictions

One Record Found:

Civil judgment recorded against Subject located at York County, PA Superior Court
Case: 08-021476
Entered: 08/12/2007
Plaintiff: Trust Estate of William and Mary Long
Amount \$147,955.00
Status: Unpaid

National Sex Offender Registry Search

No Records Found

Multiple Private and Government data and financial center source reporting search for Domestic U.S. and International Fraud Alerts on Subjects Name and other Identifiers Provided

No Records Found

Liens and Bankruptcies

No Records Found

Reported Corporate and Business Affiliations as Owner, Officer or Principal:

Name: John Droverman
Title: Owner, President
SSN: 271-41-xxxx
Company: Key Capital Financial Group, LLC
Address: 4420 Hampton Avenue; Philadelphia, PA 19272
Phone: 215-524-2994
Dates: July 27, 2000 - June 10, 2010

Name: Walter Woodward
Title: Partner, Vice President
SSN: 050-29-xxxx
Company: Four Winds Capital Management, LLC
Address: 1740 N. Miles Avenue; Annapolis, MD 21417
Phone: 419-579-4410
Dates: March 12, 1988 - July, 15 2000

*Pennsylvania Secretary of State records show Key Capital Financial Group, LLC was filed May 11, 2000 and is in good standing; John Droverman is president and agent

*Maryland Secretary of State records show Four Winds Capital Management was dissolved

Professional Licenses; sanctions, discipline, regulatory action

Financial Industry Regulatory Authority Review:

Subject Holds Series 7 and Series 63 Securities Representative and Brokers License; issued – 04/12/2005 and 05/14/2005 respectively.

One Adverse Record Found

Customer Dispute – Disposition: Settled

NASD Arbitration Number #06-07881

Broker: John Droverman

Employing firm when activities occurred: Key Capital Group, LLC

Allegation: Clients allege unsuitability and excessive trading in the handling of their accounts

Date Process Served: 12/02/2006

Disposition: Settled: 03/19/2009

Monetary Compensation: \$100,000

Registered Rep Individual contribution amount was \$25,000

However, of this amount, insurer paid \$75,000

Summary: Key Capital Financial Group and Broker deny allegations

**Department of the Treasury Office of Foreign Asset Control
Patriot Act Search of Sanctioned or Denied Persons and Businesses;
National Wanted Persons and Extraditable Warrants Search**

Department of the Treasury Blocked Persons and Businesses Search [Patriot Act Requirements]

Patriot Act Sources Covered in Search

- Australian Reserve Bank Businesses
- Australian Reserve Bank Individuals
- Bank of England Sanctions
- Commodity Futures Trading Commission List of Regulatory and Self-Regulatory Authorities
- Defense Trade Controls (DTC) Debarred Parties
- FBI Fugitives 10 Most Wanted, Most Wanted Terrorists and Monthly Most Wanted
- Financial Crimes Enforcement Network Special Alert List
- Foreign Agent Registrations
- International Police Most Wanted
- Office of Foreign Asset Control Blocked and Denied Persons and Businesses
- OFAC - Enhanced Sanctioned Countries
- Office of Controller of Currency of Unauthorized Banks
- OSFI - Canada
- Palestinian Legislative Council
- Politically Exposed Persons
- State Department Terrorist Exclusions
- Terrorists Inside of European Union
- Terrorists Outside of European Union
- United Nations Named Terrorists
- US Bureau of Industry and Security - Unverified Entity List
- US Bureau of Industry and Security - Denied Entity List
- US Bureau of Industry and Security - Denied Person List
- World Bank Ineligible Firm

No records found on Subject or businesses related to subject

Verification of Schools and Colleges Attended

Registrars office at University of Pennsylvania – Philadelphia, PA confirmed Subject was awarded a Masters of Business Administration Degree June, 2005

References Interview Summaries

Not Requested at this time

Past Employment Verification

Subject has been the owner of his own business the past 10 years

Driver's License Information:

Name: John A. Droverman II
DL Number: D-744 - xxxxxxxx
State: Pennsylvania
License Address: 420 Maple Grove; Philadelphia, PA 19115
DOB: 03/22/19xx
Gender: Male
Expiration Date: 03/22/2011
License Class: Class D Status: Valid
Height: 6'02
Weight: 220
Hair Color: Blonde
Eye Color: Hazel
Data Source: Governmental

UCC Filings:

No Records Found

National Media Search for Articles Regarding Subject and Company Affiliations

Four articles were found mentioning Subject and/or his company 2002 - 2007.
No negative information was reported in these articles.

Article Excerpt; the *Baltimore Sun* Business Section – Published November 3, 2006:

Key Capital of Philadelphia, PA is pleased to announce new commercial mortgage programs in partnership with the Community Bank of Baltimore. Seeing a steady influx of commercial property investment opportunities continuing to grow in both downtown Baltimore and Baltimore County, better access to capital for multiple projects was required. “We are very pleased to have on board the solid expertise of Community Bank managers” said John Droverman, President of Key Captial. “We look forward to working with bank leaders, our investors and local developers to help provide financing required for multiple projects already on the board” said Droverman...

Personal Credit and Financial Analysis

Not requested at this time

End of Report

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