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Public records have come in for some harsh criticism over the past few years, people feel that public records are an invasion of privacy and are actually against their rights. This is not true, if an individual has applied for bankruptcy over the past few years, a loan company has every right to know about it. Many supporters of public records cite this example as a major advantage of free access to public records. The first thing to understand when discussing public records is that not all records are public records, public records are basically bankruptcy claims, business and voter registrations, parking tickets, and other similar financial records like tax liens, or court judgements.

A few people believe that public records are an ideal breeding ground for identity theft, again this is far from the truth, yes a person can find out private details about a person like financial losses, or tax liens, however this does not mean that people have access to private information like social security numbers and more importantly any banking details. In fact the only reason a person makes public records apart from voter registrations is usually criminal or civil action.

Today financial institutions are one of the biggest benefactors from public records, even if a person has a good credit rating, factors like a recent divorce, or a bankruptcy claim are important when a financial institution considers loans. Apart from being fantastic repositories of information, public records allow people to run a background check on individuals without having to hire private investigators.

In an ideal world no one would have to worry about running back ground checks, however it has become important to run a background check on people for various reasons. Not just financial institutions even individuals prefer running background checks on the people they are dating, or are about to marry. There is no shortage of cases where people have had no clue as to the past of their partners, and have discovered the truth about their partners only after marriage or in the worst case scenario thorough criminal proceedings that are being held against their partner.

A search through outstanding arrest warrants as a method of running background checks is not uncommon, America is a big country and it's not difficult for a person to disappear however public records are now available online and sites like www.USPublicRecords.com allow users to run a search based on a person's name. Simple precautions like checking for criminal records or outstanding arrest warrants can make the difference between happy marriages and devastated homes.

Apart from running background checks, individuals themselves can use public records to keep track of their outstanding dues. Sometimes due to change in address, trivial matters like parking tickets might go unpaid, and the best way to keep track of parking tickets is to browse thorough public records to look for all outstanding parking tickets. Similarly a person can also look for businesses and services in a particular area using public records, in fact a number of companies have started running background checks on companies they are dealing with, to make sure the companies are registered and have no previous tax problems reported against them.

About the Author

Gaines Enterprises is the author of this article on [Public records](#). Find more information about [background check](#) here.

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