

123 TEST COMPANY
123 Main St
Anywhere, Ohio 44444
123-456-7891

ADVERSE ACTION NOTICE(SAMPLE)

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY

JAMES CONSUMER
1234 WESTWOOD ST
LOS ANGELES, CA 91502

January 16, 2004

Dear JAMES CONSUMER,

This letter is to inform you that an offer of employment will not be made at this time. This decision was based in whole or in part, on the information provided us in a *Consumer Report* or *Investigative Consumer Report*.

The report was prepared pursuant to an authorization signed by you at the time of application. Further, you received a copy of your consumer report and a summary of your rights under the Fair Credit Reporting Act. The consumer report was used only for employment purposes and prepared for us by the consumer-reporting agency whose mailing address and phone number are listed below:

Background Research Group, LLC
8000 Town Centre Drive, Suite 400
Broadview Heights, Ohio 44147
Phone: 1-877-BRG-0008 or (440) 526-2067
Fax: (440) 398-0285

Background Research Group, LLC did not make the decision to take any action on your employment application, and is unable to provide you with specific reason(s) for not extending an offer of employment.

You may, upon providing proper identification, request another free copy of the report and may dispute with the consumer reporting agency the completeness or accuracy of any information in the report within 60 days of receipt of this notice with YOUR COMPANY.

Sincerely,

123 TEST COMPANY