

SAMPLE ADVERSE ACTION LETTER

Sample Adverse Action Letter: As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, you consult with an attorney.

Dear Applicant:

We regret to inform you that based on our hiring / leasing criteria, we are unable to consider you further for an employment / rental opportunity with our organization. This decision was made in part from the information we received from Background Resources, Inc, our employment / rental screening vendor. Background Resources, Inc. does not make these decisions and is unable to provide you with the specific reasons for them.

In accordance with the Fair Credit Reporting Act (F.C.R.A.), enclosed is a copy of this information and a copy of your rights under the Act. You also have the right to obtain an additional free copy of the report within 60 days of your receipt of this letter by contacting the supplier at the addresses and telephone numbers below. Please refer to these documents if you have further questions. You have the right to dispute the accuracy or completeness of the information contained in the report(s) by contacting Background Resources, Inc.

background resources, inc.

29W120 Butterfield Rd. Suite #103B
Warrenville, IL 60555
(630) 873-2270

Again, we appreciate your interest in employment / tenancy with our organization.

Sincerely,