[Company Letterhead]

Re: Adverse Action Notice

Dear \_\_\_\_\_\_\_\_\_\_\_\_:

Thank you for your interest in [Employer/Landlord]. We regretfully inform you that we are unable to [consider you further for employment with our organization/approve your rental application]. This decision was made in whole or in part from the information obtained from ActiveTracks, LLC. Please note that ActiveTracks, LLC did not make this decision and cannot provide you with the specific reasons for the decision.

In accordance with the Fair Credit Reporting Act, you have the right to obtain a free copy of the report within 60 days of your receipt of this letter, provided you first provide proper identification. Additionally, you have the right to dispute the accuracy or completeness of ActiveTracks' report. To obtain the report or contest its contents, you may contact ActiveTracks at:

ActiveTracks, LLC

6075 Poplar Avenue, Suite 223

Memphis, TN 38119

(800) 311-6075

www.ActiveTracks.Net

We wish you the best of luck with your future endeavors and thank you for your interest.

Sincerely,