[Company Letterhead]

 Re: Pre-Adverse Action Notice

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

Enclosed is a consumer report that we requested in connection with your [application for employment/rental application]. In accordance with the requirements set forth in the Fair Credit Reporting Act (the "Act"), we also enclose a copy of your rights under the Act. Based on our [hiring criteria/rental criteria] and the contents of this consumer report, we have made a preliminary decision not to [consider you further for employment/approve your rental application].

You have the right to dispute the accuracy of the information in this report by contacting the consumer agency directly. The consumer agency did not, however, make this decision. If we do not hear from you within five (5) business days of the date of this notice, our preliminary decision will become final.

Sincerely,

Enclosures:

Copy of Consumer Report

FCRA Notice of Rights