

# BACKGROUND CHECK ADVERSE ACTION LETTER

Date: \_\_\_\_\_ (mm/dd/yyyy)

Dear \_\_\_\_\_,

We regret to inform you that we are **unable to approve your application** at this time.

Rejection was made in part from information obtained in the background check you permitted us to obtain. The provider of the report was **not** involved in the decision and is unable to provide you with the specific reason(s) for said decision.

If your application has been denied on the basis of information obtained from a consumer reporting Agency/Agencies then you have the right under the Fair Credit Reporting Act to make a written request within **60 days** from the receipt of this notice to obtain a free report from any of the following Agencies:

Equifax Information Services  
PO Box 105873  
Atlanta, GA 30348-5873  
(800) 685-1111

Experian (TRW)  
PO Box 2104  
Allen, TX 75013-2014  
(888) 397-3742

Trans Union  
PO Box 1000  
Chester, PA 19022  
(800) 888-4213

If your application has been denied on the basis of information obtained from other sources, then you have a right under the Fair Credit Reporting Act to make a written request within **60 days** from the receipt of this notice regarding the nature of this information. As per federal law we are prohibited from disclosing the source of this information.

You also have the right to dispute your credit report on the basis of its inaccuracy or incompleteness. You may have other rights under Consumer Protection Law or credit reporting for which you may contact your state Attorney General's office or your local Consumer Protection Agency.

Sincerely, \_\_\_\_\_