

Date: [Current Date]

To:

[Candidate Name]

[Candidate Address]

[City, State, Zip Code]

Subject: Pre-Adverse Action Notification

Dear [Candidate Name],

We are writing to inform you that [Company Name] is currently considering your application for employment. As part of our standard hiring process, we requested a consumer report or investigative consumer report in connection with your application.

We are notifying you that [Company Name] is considering taking an adverse action regarding your application, based in whole or in part on the information contained in the enclosed report provided by:

Consumer Reporting Agency:

[Agency Name]

[Agency Address]

[Agency Phone Number]

Please note that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the specific reasons why the action is being considered.

Enclosed with this letter, you will find:

- A copy of your consumer report.
- A copy of "A Summary of Your Rights Under the Fair Credit Reporting Act."

You have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency directly. If you believe there are inaccuracies or if there is additional information you would like us to consider, please contact us within [Number of Days] business days.

Sincerely,

[Sender Name]

[Title]

[Company Name]