

**SAMPLE "BEFORE" ADVERSE ACTION LETTER**

Date

Reference Number:

Applicant:

Address:

City, State, Zip:

Employer:

Address:

City, State, Zip:

HR Personal:

Date

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

On \_\_\_\_\_, you authorized Employer to obtain consumer reports and/or investigative consumer reports about you from a consumer-reporting agency.

Enclosed please find a copy of the report we obtained from:

**Background Solutions Online  
2340 Vanderbilt Beach Rd  
Suite 108-178  
Naples, FL 34109  
239-514-2940**

and a summary of your rights under the Fair Credit Reporting Act. You may identify any errors, inaccuracies and/or otherwise respond to the information contained in the report within ten calendar days from the date of this letter. If you choose to do so, you must contact \_\_\_\_\_ (Employer). If you wish to dispute the accuracy of the information in the report directly with the consumer reporting agency (*i.e.*, the source of the information contained in the report), you should contact the agency identified above directly.

Sincerely,