

SAMPLE "BEFORE" ADVERSE ACTION LETTER

Date

Reference Number:

Applicant:

Address:

City, State, Zip:

Employer:

Address:

City, State, Zip:

HR Personal:

SAMPLE LETTER

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:

Softech International, Inc.
PO Box 164922
Miami, FL 33116-4922
1.888.318.7979

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 the _____ (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,