

ADVERSE ACTION LETTER

DATE OF NOTICE _____

NAME OF APPLICANT _____

We regret we cannot hire you at this time due to one or more of the following reasons:

_____ incomplete application	_____ employment history
_____ criminal record	_____ driving record
_____ false information on application	_____ other _____

The credit reporting agency did not make the decision to disapprove your application and is unable to provide you with specific reasons why the decision was made.

You have rights under Section 615(b) of the Fair Credit Reporting Act. Included in these rights are:

- The right to obtain a free copy of your consumer credit report and/or prior rental history report, if you make such a request to the agency(ies) listed below within 60 days from the date of this notice;
- The right to dispute the completeness or accuracy of any information contained in such report(s) by notifying the agency(ies) directly of your dispute.

FOR CONSUMER CREDIT REPORT CONTACT

Trans Union, 2 Baldwin Place, P. O. Box 1000, Chester, PA 19022; or by telephone at 1-800-888-4213

TO ENABLE THE AGENCY TO PROPERLY ASSIST YOU, YOU WILL NEED TO SUPPLY THEM WITH YOUR FULL NAME, SOCIAL SECURITY NUMBER, CURRENT ADDRESS, PRIOR ADDRESS, DATE OF BIRTH and DRIVERS LICENSE NUMBER.

A copy of the consumer credit report is to be provided to the applicant along with the summary of the consumer's rights by employer.