Date:

**ADVERSE**

# LETTER

Applicant’s Name

Address

City, State Zip Code

Dear Applicant Name:

Your application for employment with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ has been denied. This decision was made, in whole or in part, based upon information obtained from:

Swailes & Company, Inc.

1800 Saint James Place, Suite 625

Houston, Texas 77056

1-800-994-9901

The consumer reporting agency (CRA) however, did not make the decision to deny your employment and is unable to provide you with specific reasons for the decision.

Please be informed that you may obtain a free copy of the report from the CRA within 60 days of your receipt of this notice, and you may dispute directly with the CRA the accuracy or completeness of any information in the consumer report.

This letter is sent to you in compliance with the Fair Credit Reporting Act.

Sincerely,