Date  **PRE-ADVERSE**

#  LETTER

Applicant’s Name

Address

City, State Zip Code

Dear Applicant Name:

Thank you for submitting an application of employment to \_\_\_\_\_\_\_\_\_\_\_\_\_\_.

As you are aware, \_\_\_\_\_\_\_\_\_\_\_\_\_\_ conducts routine background investigations while reviewing applicants for employment. As part of that process and with your consent, we obtained a consumer credit report from:

 Swailes & Company, Inc.

 1800 St. James Place, Suite 625

 Houston, Texas 77056

 1-800-994-9901

Based in part upon information contained in that report, we may deny your application for employment.

Pursuant to your rights under the Fair Credit Reporting Act, we are providing you with the name, address, and telephone number of the company that furnished the report, a copy of the consumer report, and a written description of your rights under the act.

Further, we advise you that the consumer reporting agency listed above does not make decisions to take adverse action and is unable to provide you the specific reasons why any adverse action may be taken.

Under 15 U.S.C. Sec. 1681b(b), you have the right to dispute the accuracy or completeness of any information in the consumer report furnished to the agency. We advise you, however, that the correction of any inaccurate or incomplete information would not necessarily result in your being hired by Swailes.

We thank you for applying with us.

Sincerely,