

NOTICE OF INTENT TO TAKE ADVERSE ACTION

Dear Applicant/Employee,

We wish to notify you that _____ tentatively decided not to consider you for employment /promotion/ retention with our organization. Specifically, Data Facts, Inc. reported to us

Our decision in this regard is wholly or partially based on information contained in a consumer report you authorized us to obtain from Data Facts, Inc. (whose address and telephone number are: 8520 Macon Rd. Suite 2, Cordova, TN 38018, Phone 901-685-7599; 800-264-4110) in connection with your employment /promotion/ retention. A copy of the consumer report is enclosed.

Data Facts, Inc. has not made this decision and is not able to explain why the decision was made.

If you believe the information listed above is not accurate, please contact [insert name, telephone number of Company contact.] within five business days of receipt of this letter. We will not make a final decision regarding your application until [insert date].

This will give you an opportunity to contact us before we make a final decision and let us know if you want to dispute the report submitted by Data Facts, Inc.

In accordance with the Fair Credit Reporting Act (the "Act") and any applicable state laws, enclosed is a written summary of your rights under the Act, and if required, summary of state law rights.

If you have any questions or concerns regarding your consumer report, please contact the company that provided your consumer report, Data Facts, Inc., or the agencies at the telephone numbers listed in the Summary of Your Rights Under the FCRA

Again, we appreciate your interest in _____

Sincerely,
