

FINAL NOTICE OF ADVERSE ACTION

<SAMPLE>

<Date>

<Applicant Name>

<Address>

<City, State ZIP>

Dear <Applicant>:

This letter is to inform you that your application for employment & or your employment with (company name) is being terminated effective the date of this letter. This decision was based, either in whole or in part, on information provided to us in a *Consumer Report* or *Investigative Consumer Report*.

In accordance with the Fair Credit Reporting Act you authorized the procurement of such a report as part of your application process. Further, you received a copy of your consumer report, a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act," and were given a pre-adverse action letter and the opportunity to dispute the information.

The Consumer Report was used only for employment purposes and prepared for us by a consumer-reporting agency. If you wish to dispute any information in the report, please contact the consumer-reporting agency as listed below. Please note, ScreeningOne DID NOT make the decision to review the negative information and is unable to provide you with the specific reasons as to why the possible adverse action maybe taken. If you have questions about that decision, please contact the prospective employer. If you have questions about the contents of the report, contact ScreeningOne

ScreeningOne

Attention: Applicant Services

2233 West 190th Street

Torrance, CA 90504

Phone: 888-327-6511

Sincerely,

<Company Representative Name>

<Title>