

Pre-Adverse Action Letter - Sample

Date: _____

Applicant Name	
Address	
City, State, Zip	

Dear _____:

On _____, you authorized **Employer Name** to obtain consumer reports and/or investigative consumer reports about you from a consumer-reporting agency.

Enclosed please find a copy of the report we obtained from:

Consumer Reporting Agency (CRA)

CRA	Praesidium, Inc.
Address	624 Six Flags Dr.
	Suite 110
	Arlington, TX 76011
Phone	1-817-801-7773
Fax	1-817-261-7864

and a summary of your rights under the Fair Credit Reporting Act. You may identify any errors, inaccuracies and/or otherwise respond to the information contained in the report within ten calendar days from the date of this letter.

If you choose to do so, you must contact the _____ (Employer). If you wish to dispute the accuracy of the information in the report directly with the consumer reporting agency (*i.e.*, the source of the information contained in the report), you should contact the agency identified above directly.

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

Sincerely,

Your Name
Title
Company Name