



Sample Adverse Action Letter

December 1, 2001

Dear Applicant:

We regret to inform you that based on our application criteria we are unable to consider you further for tenancy with our organization. This decision was made in part from the information we received from **background resources, inc. background resources, inc.** does not make these decisions and is unable to provide you with the specific reasons for them.

In accordance with the Federal Fair Credit Reporting Act, enclosed is a copy of this information and a copy of your rights under the Act.

You have the right to dispute the accuracy or completeness of information contained in the report(s) by contacting them or if the report is a credit report, contact the credit bureau that furnished the report.

If you dispute any items, please contact the following company:

background resources, inc.

29 W. 110 Butterfield Rd. STE. # 105

Warrenville, IL 60555

(888) 800-9044

Any dispute regarding the information on your report must be resolved with the agency above.

Again, we appreciate your interest in tenancy with our organization.

Sincerely,