

ADVERSE ACTION LETTER

Dear _____:

We previously sent you a notice of the possibly of us taking adverse action against you based, in whole or in part, on information furnished in a consumer report by Intelifi (“Intelifi”). We have now taken adverse action.

You may contact Intelifi to dispute the contents of your file or this report. Intelifi is located at: 8730 Wilshire Blvd, 4th Floor, Suite 412, Beverly Hills, CA 90211. Their telephone number for consumers is: 888-409-1819. Intelifi cannot tell you why the adverse action was taken. Although you have been provided a copy of your report, you are still entitled to another free copy of your report, upon which we based our decision, within 60 days of the receipt of this notice. You also have the right to contact the agency which furnished the report and dispute the accuracy or completeness of the report at any time, and the agency will investigate your dispute.

We had previously provided to you a copy of the report in question along with a copy of your rights under the Fair Credit Reporting Act, the federal law that governs this report. If you desire second copies, please contact my office and we will provide free copies.

Very truly yours,