

PRE - ADVERSE ACTION LETTER

Dear _____:

This notification is being provided to advise you of possible adverse employment action, e.g., not hire, terminate, etc., against you, based in whole or in part, upon information contained in a consumer report provided to us by Intelifi ("Intelifi"). (a copy of that report is attached for your reference along with a copy of your rights under the Fair Credit Reporting Act).

If you believe that this report is incomplete or inaccurate, or wish to explain and/or provide mitigating information relating to the reported matter and/or evidence of rehabilitation, please advise me immediately. You may also contact Intelifi at: 888-409-1918, directly and advise them that you dispute the report if you, in fact, dispute its contents. They will begin an investigation of your dispute. To ensure accurate communication, it is best, but not required, if you have the report in hand when you call them. We will delay taking any action for 5 business days from the date of this letter. At the conclusion of that period we will make a decision based upon the report, any dispute or other information furnished to us. However, that does not affect your rights to dispute the contents of the report or your file with Intelifi at any time. It is our policy to individually assess each applicant, and your input regarding the explanation of, or provide mitigating information regarding a criminal record or other adverse information is welcomed. Contact us so we can properly evaluate your situation before making any final decision.

If you have any questions, please contact us.

Very truly yours,