

**PRE-ADVERSE ACTION NOTIFICATION**

Date

Dear \_\_\_\_\_:

On \_\_\_\_\_, you authorized **[Employer]** to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency. Enclosed please find (1) a copy of the report we obtained from TruDiligence LLC, 3190 S. Wadsworth Blvd., Suite 260, Lakewood, CO 80227, phone: (800) 580-0474 , and (2) a summary of your rights under the Fair Credit Reporting Act.

You may identify any errors, inaccuracies and/or otherwise dispute or respond to the information contained in the report within five business days from the date of this letter. If you choose to do so, you must contact **[employer information]**. 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.

Sincerely,

**[employer]**