

[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 Complyin. We have now taken adverse action. **(client may wish to describe the actual adverse action taken here, i.e., refusal to hire, promote, terminate etc.).**

You may contact Complyin to dispute the contents of your file or this report. Complyin is located at: 130 Lee Avenue #634, Brooklyn, NY 11211. Their telephone number for consumers is: (929) 324-0915. Complyin 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,