

**Sample of Pre-Adverse Action letter to be sent to applicant if you deny employment in whole or in part on any information in a Stewart & Associates Inc. report. As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state, and local laws governing this area. We strongly recommend that prior to use, you consult with an attorney.**

## COMPANY LETTERHEAD

Date

Name  
Address  
City, State, Zip

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

A decision is currently pending concerning your application for employment at (Company).

We are forwarding a copy of the consumer report that you authorized in regard to your application for employment, together with a "Summary of Rights Under the Fair Credit Reporting Act". The contents of the enclosed report are currently under review in consideration of your employment.

If this report contains any information that is inaccurate or incomplete, you should contact our office immediately so that the corrected information can be reviewed prior to an employment decision being made.

Sincerely yours,

(Company representative)

Enclosures: Background Report  
Summary of Rights