

[Company Letterhead]

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Request for Waiver of Credit Report Discrepancies

Dear [Applicant Name],

As part of our standard employment background screening process, we have reviewed the credit report provided by [Name of Consumer Reporting Agency]. This review identified certain discrepancies or issues that do not currently meet our standard hiring criteria.

Despite these findings, we remain interested in your application. We are providing you with the opportunity to request a waiver regarding these specific discrepancies. To proceed with this request, please provide a written explanation addressing the following items:

- The circumstances surrounding the reported discrepancies.
- Any steps you have taken to resolve or mitigate these issues.
- Documentation supporting the resolution of these items, if available.

Please submit your written explanation and any supporting documents to the Human Resources Department by [Deadline Date].

Please note that this request for a waiver does not guarantee employment. Your explanation will be reviewed by our management team to determine if a policy exception can be granted in your specific case.

If you believe the information in your credit report is inaccurate, you have the right to dispute it directly with [Name of Consumer Reporting Agency] as outlined in the "Summary of Your Rights Under the Fair Credit Reporting Act" previously provided to you.

Sincerely,

[Your Name]

[Your Title]

[Company Name]