

**Date:** [Date of Issuance]

**Subject: Notice of Adverse Action**

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., Employment/Credit]. We appreciate your interest in [Company Name].

We are writing to inform you that we are unable to move forward with your application at this time. This decision was based in whole or in part on information contained in a consumer report requested by us.

The consumer reporting agency that provided the report is:

- **Name:** [Agency Name]
- **Address:** [Agency Address]
- **Phone:** [Agency Phone Number]

Please note that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide the specific reasons why the decision was made.

Under the Fair Credit Reporting Act, you have the right to:

1. Obtain a free copy of your consumer report from the agency listed above, provided you request it within 60 days of receipt of this letter.
2. Dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

Sincerely,

[Your Name/Company Name]  
[Company Address]