

(APPLICANT'S NAME) (ADDRESS) (CITY, STATE, ZIP)

Dear (APPLICANT'S NAME):

We wish to advise you that based on our hiring criteria, we are unable to consider you further for the employment opportunity that you have applied for with our organization. This decision was made in part by the information contained in a consumer report, made at our request, and provided by:

> SARMA 555 E. Ramsey San Antonio, TX 78216 (800) 955-5238 bgssupport@sarma.com

SARMA did not make any decision regarding your employment and is not able to give specific reasons why the decision was made.

In accordance with the Fair Credit Reporting Act, you have previously received a copy of the consumer report information and a copy of "A Summary of Your Rights under the Fair Credit Reporting Act." You have the right to obtain an additional free copy of the report within 60 days of your receipt of this letter by contacting SARMA at the address and telephone number listed above. You also have the right to dispute with SARMA the accuracy or completeness of the information contained in the report(s). Please refer to these documents if you have any further questions. If the report is a credit bureau report, you may contact SARMA or the credit bureau that furnished the report. 100

Sincerely,

(CLIENT'S NAME)