

Adverse Action Letter

October 21, 2004

Quentin A. Sample
111 Anywhere Street
Cincinnati, OH 45200

Dear Quentin:

As part of your consideration for employment with us and with your knowledge and consent, we have secured a Consumer Report to verify certain aspects of your background. Upon review of all aspects of your application, we have determined that you do not meet the qualifications for employment with our company. This decision may have been influenced in whole or part by information contained in the aforementioned report

As per provisions specified in the Fair Credit Reporting Act, you have already been provided with a copy of the Consumer Report as well as a copy of a Consumer Rights Statement. You are, however, entitled to another copy of the report if you so desire. You may request this copy, in writing, within sixty (60) days from the date of this letter.

If you dispute any of the information contained within this report, you may contact the provider of the report. The provider of the report did not influence our decision and cannot explain why any decision was made. The report was provided by:

Selection.com
P.O. Box 531172
Cincinnati, OH 45253
(800) 325-3609

Sincerely,

Charles Bailey