

Adverse Action

If you make an adverse decision that is based in whole or in part on the report provided, The Fair Credit Reporting Act requires you to send an Adverse Action notice. You can find sample forms on our website. <http://www.backgrounddecision.com/links.html>

If you prefer, SIR will send the Adverse Action notice on your behalf. Here's how to make that request:

1. If the completed Report is still in your MAILBOX, click on the name of the applicant to whom you want a notice sent. This will open the original TENANT APPLICATION you submitted. *(Skip to Step 7)*
2. If the completed Report is no longer in your MAILBOX, click the SEARCH tab at the top.
3. Under **Keyword** select "Applicant Last Name" from the dropdown list.
4. Under **Modifier** select "Is" to enter full last name or "Contains" to enter partial last name.
5. In the **Value** field enter the applicant's last name.
6. Select the appropriate name from the search results by clicking the name (blue hyperlink). This will open the original TENANT APPLICATION you submitted.
7. Go to the SERVICES section and select ADVERSE ACTION from the a la carte menu.
 - **NOTE:** *Do not un-select any of the other services or they will no longer display correctly on your completed report.*
8. Click the Re-Submit button. SIR will mail the Adverse Action notice and you will receive an updated version of the report showing the date that the notice was sent.