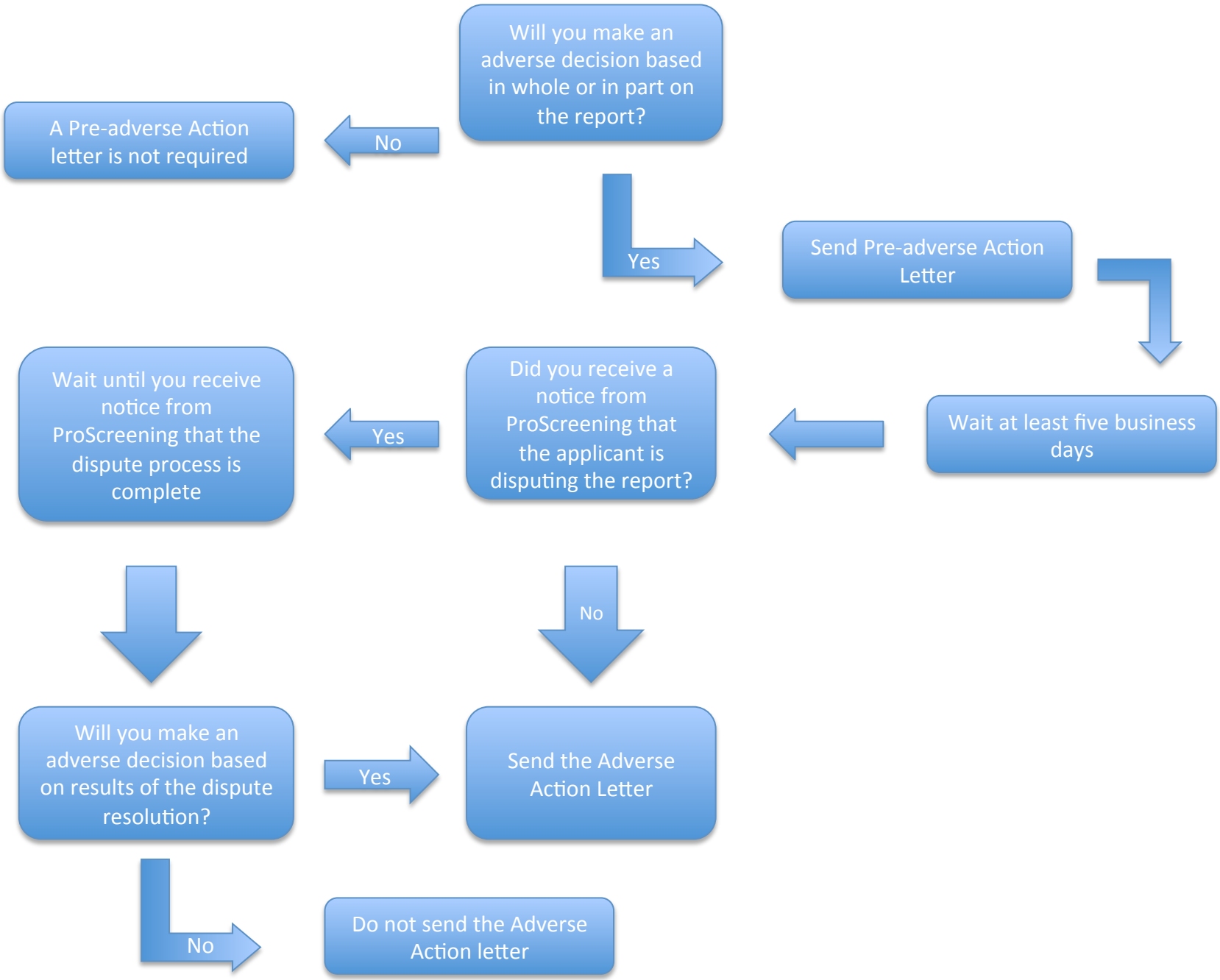
Will you make an adverse decision based in whole or in part on the report?
No
A Pre-adverse Action letter is not required
Yes
Send Pre-adverse Action Letter
Wait at least five business days
Did you receive a notice from ProScreening that the applicant is disputing the report?
Yes
Wait until you receive notice from ProScreening that the dispute process is complete
No
Send the Adverse Action Letter
Will you make an adverse decision based on results of the dispute resolution?
Yes
No
Do not send the Adverse Action letter