



APPLICATION DENIAL

Date _____ Property Name/ Number _____

Applicant Name(s) _____

Unit Number _____ Street Address _____

City _____ State _____ Zip _____

This is to inform you that as a result of information obtained on your consumer credit file or other information sources, negative and adverse action has resulted regarding your application to rent a dwelling unit in the following way:

1. Your application to rent the property did not meet our standards for the following reasons (check one or more):
 - Negative or insufficient rental history
 - Negative or insufficient reports from references or other sources
 - A prior eviction that resulted in a general judgment for the landlord
 - An eviction that is still pending
 - Inaccurate or false information on the application
 - Unacceptable criminal history
 - Inability to verify information regarding criminal history
 - Insufficient or unverifiable income
 - Insufficient or unverifiable employment history
 - Negative information from a consumer reporting agency
 - Inability to verify information regarding credit history
 - The property was rented to someone else
 - Failure to meet other written screening criteria: _____

2. When a credit report is used in making the decision, Section 6159(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer reporting agency that provided the report was:
 - Equifax Credit Bureau**, 1-800-685-1111; www.Equifax.com
 - Experian**, 1-888-397-3742; www.experian.com/reportaccess
 - TransUnion Corporation**, 1-800-888-4213; www.transunion.com

3. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency provided information about your credit or other history on your credit report. It took no part in making the adverse action decision regarding your rental application, nor can it explain why adverse action was taken.

4. You have certain rights under federal law, as explained in more detail in paragraphs 5-7 below. Pursuant to the Fair Credit Reporting Act you have a right to obtain a copy of your consumer credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its toll-free number listed above.

5. Pursuant to Section 612 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.

6. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state or local consumer protection agency or your state attorney general's office.

Owner/Agent _____

Address _____

Telephone _____