



APPLICANT SCREENING ADVERSE ACTION

DATE SAMPLE PROPERTY NAME / NUMBER SAMPLE SAMPLE

APPLICANT NAME(S) SAMPLE

STREET ADDRESS SAMPLE CITY SAMPLE STATE SAMPLE ZIP SAMPLE

In compliance with applicable state law and the Federal Fair Credit Reporting Act, 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 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: SAMPLE

2. When a credit report is used in making the decision, Section 615(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** • P.O. Box 740241, Atlanta, GA 30374-0241 • Phone 1-800-685-1111 • <http://www.equifax.com>
- Experian** • P.O. Box 2002, Allen, TX 75013 • Phone 1-888-397-3742 • <http://www.experian.com/reportaccess>
- TransUnion** • Consumer Disclosure Center, P.O. Box 2000, Chester, PA 19022 • Phone 1-800-888-4213 • <http://www.transunion.com>
- Other SAMPLE

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, or write to it at the listed address.

5. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer reporting agency whose name is checked above. You must request the copy within 60 days of the date you receive this letter.

6. Pursuant to Section 611 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.

7. 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 X

ADDRESS SAMPLE

SAMPLE

TELEPHONE SAMPLE