

## Adverse Action Letter - Reasons

Applicant's Name: \_\_\_\_\_

Date: \_\_\_\_\_

Applicant's Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Thank you for submitting your rental application to \_\_\_\_\_. After a thorough review of the information provided, we find that we are unable to accept your rental application.

### PRINCIPAL REASONS FOR DENIAL OF RENTAL APPLICATION OR OTHER ACTION TAKEN CONCERNING THE APPLICATION OR LEASE

- |  |   |
|--|---|
| <input type="checkbox"/> Temporary or irregular employment                         | <input type="checkbox"/> Delinquent past or present rental obligations                                      |
| <input type="checkbox"/> Unable to verify employment                               | <input type="checkbox"/> Garnishment, attachment, foreclosure, repossession, collection action, or judgment |
| <input type="checkbox"/> Unable to verify income                                   | <input type="checkbox"/> Bankruptcy   |
| <input type="checkbox"/> Length of residence                                       | <input type="checkbox"/> Criminal record  |
| <input type="checkbox"/> No credit file  | <input type="checkbox"/> Eviction filing or judgment  |
| <input type="checkbox"/> Delinquent past or present credit obligations with others | <input type="checkbox"/> Other, specify: _____  |
|  | _____   |

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agencies as listed below (an "x" has been placed next to the name of the agency (ies) from which we obtained the information). You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have taken the action described above. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

For a free copy of your credit report or to dispute matters on your permanent credit file, please contact the following consumer reporting agencies:

<b>___Experian</b> (dispute)	<b>___Experian (declined credit)</b>	<b>___TransUnion</b>	<b>___Equifax</b>
1-888-397-3742		1-800-916-8800	1-800-685-1111
P.O. Box 9595	P.O. Box 2002	P.O. Box 1000	P.O. Box 740241
Allen, TX 75013	Allen, TX 75013	Springfield, PA 19022	Atlanta, GA 30374-0241

If you have any questions regarding this notice, you should contact:

Landlord/Property Manager's Name: \_\_\_\_\_

Landlord/Property Manager's Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord/Property Manager's Phone Number: \_\_\_\_\_