

Adverse Action Letter - No 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 that we are unable to accept your rental application.

If you would like a statement of specific reasons why we took the action described above, please contact us as indicated below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Landlord/Property Manager's Name: _____

Address: _____

Phone #: _____

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:

| | | | |
|-------------------------------------|---|-----------------------------|--------------------------|
| <u> </u> Experian (dispute) | <u> </u> Experian (declined credit) | <u> </u> TransUnion | <u> </u> Equifax |
| 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 |

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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: _____