



# Notice of Adverse Action

Landlord: \_\_\_\_\_

Name of Applicant: \_\_\_\_\_

We have completed a review of your rental application. Unfortunately, based on the information currently in your files, your application has not been approved for the requested terms, for the following reason(s):

- |   |   |
|---|---|
| <input type="checkbox"/> Credit application incomplete                      | <input type="checkbox"/> Unable to verify residence                         |
| <input type="checkbox"/> Insufficient type of credit references provided    | <input type="checkbox"/> No credit file or limited credit experience        |
| <input type="checkbox"/> Unacceptable type of credit references provided    | <input type="checkbox"/> Delinquent past or present credit obligations      |
| <input type="checkbox"/> Unable to verify credit references                 | <input type="checkbox"/> Collection action or judgment                      |
| <input type="checkbox"/> Temporary or irregular employment                  | <input type="checkbox"/> Garnishment or attachment                          |
| <input type="checkbox"/> Unable to verify employment                        | <input type="checkbox"/> Bankruptcy, foreclosure or repossession            |
| <input type="checkbox"/> Length of employment                               | <input type="checkbox"/> Length of residence or temporary residence         |
| <input type="checkbox"/> Income insufficient for amount of credit requested | <input type="checkbox"/> Number of recent inquiries on credit bureau report |
| <input type="checkbox"/> Excessive obligations in relation to income        | <input type="checkbox"/> Value or type of collateral not sufficient         |
| <input type="checkbox"/> Unable to verify income                            | <input type="checkbox"/> Other: _____                                       |

Our credit decision was based in whole or in part on the information obtained in a report from the consumer reporting agency listed below. You have the 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 denied credit to you. 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.

*TransUnion Consumer Relations, P.O. Box 2000, Chester, PA, 19022-2000, (800) 916-8800  
TransUnion Rental Screening Solutions, 5889 S. Greenwood Plaza Bl. #201, Greenwood Village, CO 80111, 800-568-5665*

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score was \_\_\_\_\_ . *Scores range from a low of 350 to a high of 850)*

Key factors that adversely affected your credit score:

- Number of recent inquiries on consumer report was \_\_\_\_\_ a key factor

Notice: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: *Federal Trade Commission Consumer Response Center FCRA Wash., DC 20580 877-382-4357*

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