APPLICANT DENIAL LETTER

Letter Date: ____ / ____ / ____

Applicant name _____

Landlord name: _____

Property Address _____

_____

Thank you for your recent rental application. Unfortunately, your application for residency at the above apartment has been declined for one or more of the following reasons:

[ ] Information found within your credit report from one or more of the three credit bureaus (listed below)
[ ] Insufficient credit history
[ ] No credit information available
[ ] Information received from an individual or entity other than a credit bureaus. You have the right to make a written request up to 60 days after receiving this letter for specific information about the disclosure. Federal law prohibits disclosing the source of this report without said written request.

Whenever a credit report is used in making decisions of this nature, the Fair Credit Reporting Act requires us to tell you where we obtained the report. The tenant screening service that provided your report is:

_____
(name of tenant screening service)

The tenant screening service listed above may also have obtained information on you from one or more of the credit bureaus whose names, addresses, and phone numbers are listed below. They only provide information about credit history and were not involved in this decision, nor would they be able to ever explain why this particular decision was made. The checked credit bureaus below supplied your credit report for the purposes of aiding in this decision:

[ ] CBI / Equifax Credit Service, PO Box 740241, Atlanta, GA 30374-2041 (phone: 1-800-685-1111)
[ ] Experian (TRW) Consumer Assistance, PO Box 949, Allen, TX 75002 (phone: 1-800-682-7654)
[ ] Trans Union, PO Box 1000, 2 Baldwin Place, Chester, PA 19022 (phone: 1-800-888-4213)

Please note that you have certain rights under federal law:

- You may contact the credit bureau checked above for a copy of your credit report within 60 days of receiving this letter.
- You may dispute the completeness or accuracy of your credit report from the credit bureau checked above.
- You may insert a consumer statement within the credit report itself (from the bureau checked above) to explain items within your file. These can be up to 100 words in length.

You may also have additional rights under the consumer protection laws of your state. Contact your state's Attorney General's office or your local consumer protection agency for more information.

Thanks again for your application and I am sorry that it didn't work out this time. Take care, and good luck.

Sincerely,

_____ (landlord)