

## Letter of Denial of Rental Application

Date \_\_\_\_\_

Dear \_\_\_\_\_, (Name of applicant)

For the property located at: \_\_\_\_\_

Terms offered by applicant: Monthly Rent \_\_\_\_\_ Security Deposit \_\_\_\_\_ Lease Term \_\_\_\_\_ Start Date \_\_\_\_\_

Thank you for submitting your rental application to us. We regret to inform you that your application has been rejected due to one or more of the following reasons:

- |  |   |
|--|---|
| <input type="checkbox"/> Application was incomplete                      | <input type="checkbox"/> You were party to an eviction              |
| <input type="checkbox"/> Employment details were insufficient            | <input type="checkbox"/> You were party to a bankruptcy             |
| <input type="checkbox"/> Landlord details were insufficient              | <input type="checkbox"/> Undisclosed pet details                    |
| <input type="checkbox"/> Insufficient income to meet qualifying standard | <input type="checkbox"/> Low credit score                           |
| <input type="checkbox"/> References were insufficient                    | <input type="checkbox"/> Terms of lease not acceptable              |
| <input type="checkbox"/> Debt to income ratio too high                   | <input type="checkbox"/> Multiple lease applications were received  |
| <input type="checkbox"/> Negative report from employer                   | <input type="checkbox"/> Owner chose another applicant              |
| <input type="checkbox"/> Negative report from previous landlord          | <input type="checkbox"/> Pets are not accepted by owner             |
| <input type="checkbox"/> Report of overdue debts and obligations         | <input type="checkbox"/> Your pet/pets have caused injury or damage |
| <input type="checkbox"/> Negative rental history                         | <input type="checkbox"/> Premises is no longer available for rent   |
| <input type="checkbox"/> Negative credit report                          | <input type="checkbox"/> Other reasons: _____                       |

Your application may have been denied on the basis of a report given by a consumer reporting Agency and/or on the basis of the information obtained from other sources.

If your application has been denied on the basis of information obtained from other sources then you have a right under the Fair Credit Reporting Act to make a written request within 60 days from the receipt of this notice regarding the nature of this information. As per federal law we are prohibited from disclosing the source of this information.

If your application has been denied on the basis of information obtained from a consumer reporting Agency/Agencies then you have the right under the Fair Credit Reporting Act to make a written request within 60 days from the receipt of this notice, to obtain a free report from any of the following Agencies:

Equifax Information Services  
PO Box 105873  
Atlanta, GA 30348-5873  
(800) 685-1111

Experian (TRW)  
PO Box 2104  
Allen, TX 75013-2014  
(888) 397-3742

Trans Union  
PO Box 1000  
Chester, PA 19022  
(800) 888-4213

You also have the right to dispute your credit report on the basis of its inaccuracy or incompleteness. You may have other rights under Consumer Protection Law or credit reporting for which you may contact your state Attorney General's office or your local Consumer Protection Agency.

**Important Note:** It is a Civil Rights Violation under the Illinois Human Rights Act to engage in any discriminatory acts based on discrimination of: Race, Color, Religion, National Origin, Ancestry, Age, Sex, Marital Status, Familial Status, Unfavorable Discharge of the Military, Physical disability, Sexual Orientation

Sincerely: \_\_\_\_\_ (owner/agent)