

Dear Applicant:

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

Thank you for the opportunity to consider your application to rent. We regret we are unable to approve your application due to one or more of the following reasons.

According to the Fair Credit Reporting Act, you are entitled to know when adverse action was taken in whole or in part based on information received from a consumer reporting agency. Credit information having an adverse impact on your application was received from:

☐ One or more of the following consumer credit reporting 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  
[www.transunion.com/direct](http://www.transunion.com/direct)

The consumer credit reporting agencies only role was to provide credit information and cannot give the reason why your application was not approved.

Under the Fair Credit Reporting Act you have a right to receive a free copy of your credit report if one is requested within 60 days of this notice. You have a right to dispute the accuracy or completeness of any information in your credit file.

References and or information having an adverse impact on your application was received from:

☐ The following consumer reporting agency:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Ph.#: \_\_\_\_\_

The Information Source's only role was to provide consumer report information and cannot give the reason why your application was not approved.

Under the Fair Credit Reporting Act you have a right to dispute the accuracy or completeness of any information in your consumer file. To do so you must contact the above consumer-reporting agency within sixty (60) days of receiving this notice.

☐ This adverse action was taken due to incomplete, inaccurate, or false information contained within the rental application.

Sincerely,

\_\_\_\_\_