Demo Tenant
59 Bobala Road
Holyoke, MA 01040
Phone:

ADVERSE ACTION NOTICE

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
HANK MESS
123 MAIN ST
SPRINGFIELD, MA 01104

September 28, 2017

Hello HANK MESS,

Thank you for your recent rental application. After a review of the provided information, we find that we are unable to accept your rental application at this time.

This decision was based in whole or in part on the information provided us in a *Consumer Report* or *Investigative Consumer Report* prepared for us by a consumer-reporting agency. Their mailing address and phone number are listed below:

Background Decision
59 Bobala Road
Holyoke, MA 01040
Phone: 413-642-4392 / 800-813-4381
Fax: 413-733-2061 / 800-345-3392
http://www.backgrounddecision.com

Background Decision plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for not accepting your application.

You have the right to a free copy of the report within 60 days of receipt of this notice and to dispute the completeness or accuracy of any information in the consumer report issued by the agency with Background Decision.

Your credit score: 528 - TRANSUNION/FICO CLASSIC (98) - HANK MESS
Date score was created: 2017-09-28
Scores range from a low of 300 to a high of 850.

The top key factors that adversely affected your credit score:
- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
- LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

Sincerely,
Demo Tenant

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