

Adverse Action Notice

Date _____

To _____

Address _____

From _____

Address _____

We regret to inform you that your application for a rental unit at

has been denied and we are taking the following adverse actions.

- _____ Application is denied
- _____ We request a higher security deposit than normally required
- _____ We are requesting a qualified guarantor (co-signor)

We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 u.s.c. Section 1681, et seq. as amended by the Consumer Reporting Reform Act of 1996 (public law 104-208, the Omnibus Consolidated Appropriations Act for the fiscal year 1997, Title II Subtitle d, Chapter 1).

1. We (I) have denied your application based on information contained in a consumer credit report obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
2. When a credit report is used in making the decision, Section 615 (a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer reporting agency that provided the report was: Experian NCAC PO Box 2002, Allen, TX 75013. 1-(888)-397-3742.
3. Pursuant to Section 615 of the Fair Credit Reporting Act we are notifying you that the above noted agency only provides information about your credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.
4. You have certain rights under federal law, as explained in more detail in paragraphs 5-7 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report from the credit reporting agency noted above, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency noted above at its toll-free number listed above, or write to it at the listed address. To see your report online go to <http://www.experian.com/reportaccess>.
5. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer reporting agency noted above. You must request the copy within 60 days of the date you received this letter.
6. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.
7. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state or local consumer protection agency or your state attorney general's office.